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Working Abroad: European Perspectives

August G. Minke

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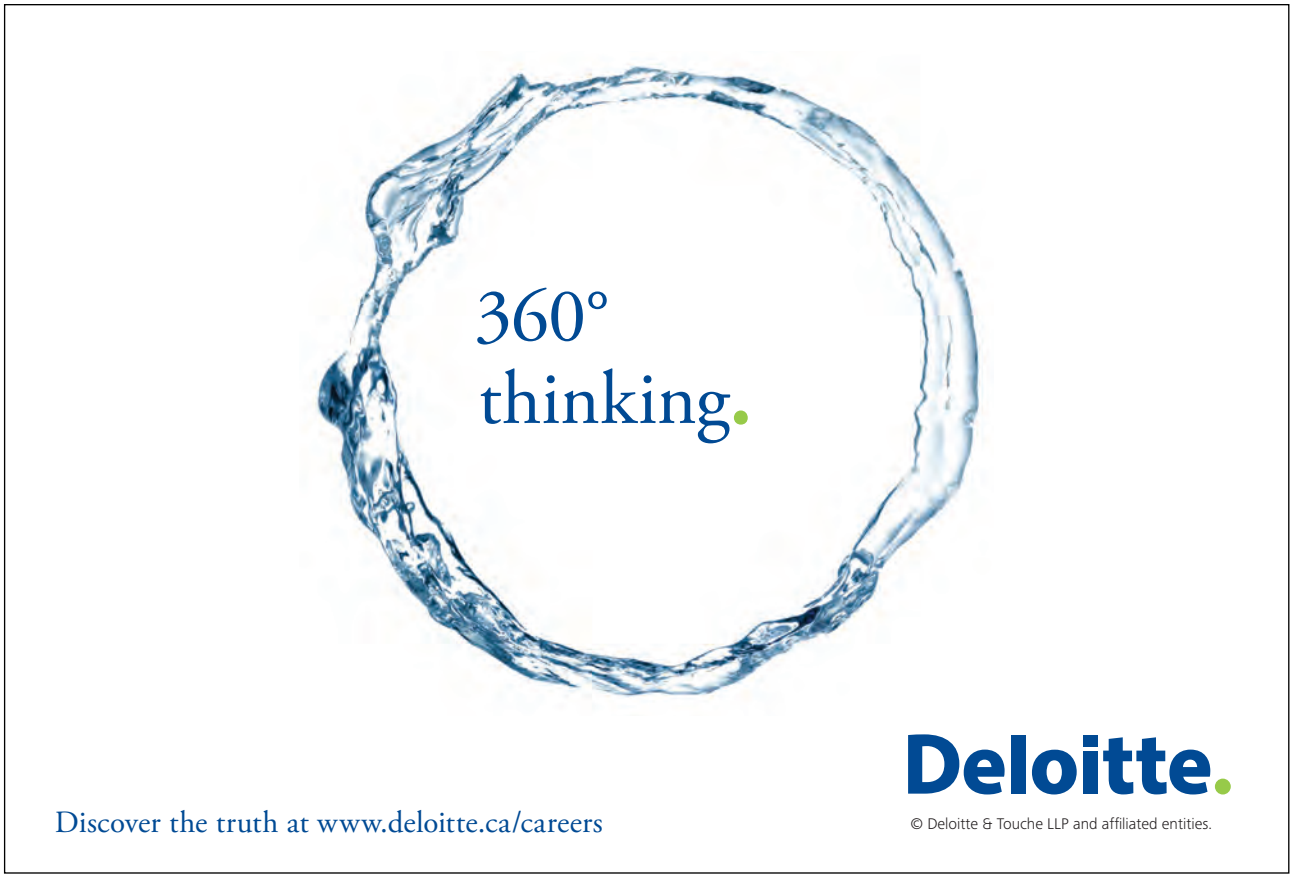

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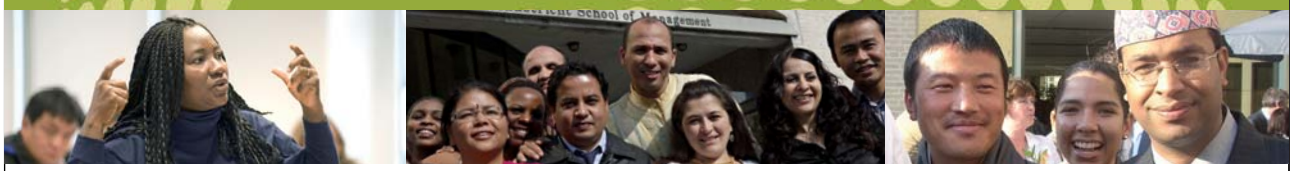

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About the Author

August G. Minke holds degrees of Masters in Law (LL.M.) from Universiteit Utrecht in the Netherlands and from Pace University in White Plains, USA, where he also obtained a Certificate in International Law. Of Dutch and Belgian descent, he grew up both in the Netherlands and in Belgium, as well as in Indonesia. In addition to his consulting, Mr. Minke has lectured on cross-cultural aspects of conducting business, and occasionally serves as a resource for expatriate cross-cultural trainings for companies such as Berlitz. He is the author of a Dutch book on working abroad entitled Werken in het Buitenland, ISBN 978-87-7061-084-3 (http://bookboon.com/nl/studie/carriere/werken-in-het-buitenland).

Mr Minke is an independent adviser to European companies establishing presence in the United States, and also works with U.S. law firms involved in international litigation with European parties or aspects. He has worked as a corporate lawyer and business manager in the Netherlands, Belgium, and Germany, and briefly worked for the Dutch immigration service, before moving to the United States. Initially based in New York City, he currently operates from Newport Beach, California.

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1 Introduction

1.1 Who Should Read This Book

Traditionally, emigration was a lifelong commitment to settle in a land far away for a chance of – or at least hope for – a better life. These days, there are as many reasons as there are individuals. Sometimes it is love, sometimes money that feeds the drive. Or adventure. Escape. For some, a few years spent abroad improves the chances of advancing their professional growth. It may even be a prerequisite for their later career. Others follow a dream, grab an opportunity, or just "give it a shot". Whatever your motive may be, the actual step of packing up your belongings – or leaving them behind – and moving abroad, to survive in a different culture, requires a solid dose of courage and at least as much preparation. You are leaving your comfort zone, after all.

This book is for European nationals who want to work abroad, either within "Europe" or elsewhere in the world. For the purpose of this book, "Europe" means the European Economic Area (EEA). Nationals of an EEA country who want to live and work in another EEA country can do so on the same terms as that other country's own nationals (with certain conditions and exceptions).

The issues that arise for cross-border migrants within Europe are often significantly different from those relevant to working in other parts of the world. Throughout the book, when working in the EU or the EEA is discussed, this is marked with a European flag.

For non-European nationals who do not enjoy the benefits of free movement within "Europe", a sister book on Working Abroad will shortly be available at http://bookboon.com/int/business/career.

Since each situation, each person, and each country is unique, this book cannot provide legal, financial, or any other form of personal advice. Rather, the book prepares you for what you can expect and what you need to be alert for, before, during, and after living and working abroad.

1.2 What This Book Provides

An expatriate detached or seconded by his company usually has a support structure available. Via its human resources department or external consultants, the company will provide assistance when sending a member of staff to a posting abroad. This book may serve as an additional resource. It may also serve as a concise source of advice for individuals who do not have access to such support. The book sets out to provide as much information as can be summarized within a 50-page book and to offer answers to the most frequent questions.

There are many issues you must think about before you leave. Some are of a general nature; others are specific to the country where you plan to live. Others again relate to your job or to the employer you will be working for. Your new country may well turn out to be very different from what you anticipated. That idyllic holiday island might have been wonderful for a holiday, but it is another thing to actually live there, to be part of the local fabric on an everyday basis. Family issues matter. Your company may have given

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you a prestigious post and an enviable job-title, but once you interact with the local way of life on a daily basis you may find that the global network you are part of has local flavours for which you are not prepared.

You will be dealing with numerous administrative matters, both in your old and in your new country. You will also have to learn about the country, its language (or at least the basics), and its culture. It hardly needs saying that each certificate, permit, registration, and filing will come at a price, namely fees. Sometimes these can be charged to a credit card; elsewhere a cheque or cash is the only accepted method of payment. Some authorities may require certified cheques, drafts, pre-registered payments, stamps, or other financial instruments you have never heard of and which involve standing in at least one queue, somewhere outside a building, between 9.30 and 11.30 … except on Mondays. Be prepared!

Other considerations relate to family and housing. Your accompanying partner and children will often be restricted with respect to their activities abroad. Some countries do not recognize partnerships other than registered marriages. And then, of course, you have to work. Find work. Perform under the constraints of a different culture. Or, even more challenging, motivate staff who are not used to your culture and work ethic. No matter how you look at it, you will be looking at it from your perspective; but "they" will be looking at it from their perspective – and very legitimately so.

The prospect of returning home is often ignored. To go home prematurely, or at all, may be seen as a failure. However, unforeseen circumstances do occur. But while you were away, life in your home country will, of course, itself have moved on.

This book aims to provide you with information on handling these myriad details and to prepare you better for your journey.

1.3 The Basics of Free Movement in Europe

Because it does not apply to other countries outside Europe, "free movement of migrant workers" within the European Economic Area (EEA) warrants a separate introductory note.

Officially, the principle of free movement of migrant workers sounds complicated: it is based on Articles 21 and 28 of the European Economic Area Agreement and Article 39 of the Lisbon Treaty. Article 39 has become Article 45 of the amended Treaty of Rome, now called the "Treaty of the Functioning of the European Union (TFEU)". European Commission document COM (2010) 373 of 13 July 2010 reaffirms the rights within the scope of Article 45. Article 28 prohibits restrictions on the basis of nationality. Article 21 provides for the freedom to move and reside, subject to national limitations. Article 39, now 45, describes a migrant as an EU national who leaves one EU Member State to work in another EU Member State (as well as one who returns). It defines a worker as a person who undertakes genuine and effective work, under the direction of someone else, for which he is paid. It also applies to sportsmen. Most rights (but not necessarily the right to work) also apply to the worker's family members.

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The previous paragraph had to bring in not just several different articles but several quite separate treaties, just in order to explain the title of this chapter. And indeed, further articles and treaties involving the same and several other European institutions and countries apply too. Now that you understand how simple this is, you probably don't want detailed reference to the inner workings of the system and its intricacies. Instead, this book summarizes the main issues as you are likely to encounter them in practice. Leaving aside the academic niceties, the nub of these treaties is that the right of free movement of migrant workers is not a right to work, but rather a right to settle somewhere else, limited to individuals who have an employment relationship. Students, artists, entrepreneurs, people living on private incomes, independent consultants, and many others do not fall within this category and are subject to the normal regulations of their host country.

Moreover, the rules specify that a migrant is a person who leaves, or who returns. Not someone who stays. They would exclude, for instance, a person who was born in Germany of Swiss parents, has never left Germany other than for holidays, and holds only a Swiss passport. If you recognize a similar scenario as applying to yourself, then you are not a migrant worker subject to EEA rules, but a foreigner subject to the rules of the country where you reside. At least unless you move for a short while within the EEA (and possibly return).

European Economic Area

"EEA" countries are:
All Member States of the EU
Iceland
Liechtenstein
Norway
Switzerland (not an EEA country but in principle the same rules apply)

In the context of the free-movement rules, people colloquially say "Europe" when they mean those countries that are part of the EEA. This includes all Member States of the European Union plus the Member States of the European Free Trade Association (EFTA). Although Switzerland is not part of the EEA, most rules apply to Switzerland and Swiss nationals as well. Limited free-movement rights are also given to some Turkish nationals and third-country nationals married to EEA nationals.

The words "free" and "movement" notwithstanding, the fact that there is a treaty on free movement across borders implies that those borders do exist. Member states still retain some degree of autonomy. Broadly speaking, restrictions still apply to nationals of the Baltic states, Poland, Hungary, the Czech Republic, Slovakia, and Slovenia, and to nationals of Bulgaria and Romania. The Association Agreement with Turkey provides that Turkish workers who are legally employed in an EU Member State and who are duly registered as belonging to the labour force in that country enjoy certain free-movement rights as well.

Countries also preserve the right to certain restrictions and requirements according to their needs. In practice a country's needs do change on a regular basis, and thus exceptions, restrictions, exceptions to the restrictions, and restrictions to those exceptions can change at any time, particularly in certain industries or professions.

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The EEA rules will be discussed further in this book wherever they apply. Briefly, they include the following rights and obligations:

As an EEA national:

- you are entitled to live in another EEA country for three months in one calendar year to look for work in that country without having to obtain a residence permit.
- you are entitled to live and work in another EEA country without a work permit. Countries may impose certain requirements, e.g. that you have a valid employment contract for the duration of your stay. Countries may also require that you register for a residence permit.
- when working in another EEA country you have the same rights as nationals of that country with regard to pay, working conditions, housing, vocational education, social security, and unemployment benefits. Your host country may require that you comply with certain formalities. Family members and immediate dependents are entitled to join you and have similar rights.
- if you have legally resided in another EEA country for a continuous period of five years you have the right to obtain permanent residence status in that country.
- you have a right to remain in the EEA country where you last worked, provided you have worked and lived there for three years or have reached the age of retirement, or if you suffer from a permanent disability. The same rules apply to members of your family who are living with you.

Once you move back to your home country, or to yet another EEA country, you can take any social benefits and other rights you have accrued during your stay with you. (As we shall see in sections 2.2.4 and 2.2.5, there are formalities to observe.)

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2 Before You Leave

As explained in the Introduction, you will have to deal with numerous administrative matters before you leave. You must settle your taxes, sort out your medical needs, secure your social security and other accrued rights so as not to lose them – to list a few things. You must learn at least the basics about your new country, its culture and its language(s). You may well find yourself taking on a novel legal status, whether as resident or as employee. You might need to arrange for recognition of diplomas, face restrictions concerning ownership of property, have questions about availability of work, and so on. At a later stage, changing your immigration status on the basis of one type of visa might be more difficult than on another. Your social-security rights and pension arrangements may be affected. Formalities for acquiring a driving licence or an electricity supply can be, well, bureaucratic.

You can prepare for all this before you leave, understanding that you may still need to modify details after you have moved, but you will have laid adequate groundwork by the time you arrive in your new country. Certainly, most of what you have to learn you will learn only when you are there; but some preparation enables you to understand and be understood when you need it most. Your first days there will set the tone for the rest of your stay.

Understanding the basics of the language can speed up the signing of a contract. If you don't understand the language adequately it is a good idea not to sign any document you can't follow, even if the content has been explained to you by word of mouth – whether it be a contract of employment, tenancy of a flat, a contract with an employment agency, or any other commitment.

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Nobody seems to like administrative hassles. However, even though it is sometimes tempting to just pack your bags and make the move, neglecting certain administrative requirements can have serious repercussions a few years down the line. You need to consider the following issues rather thoroughly.

"You", of course, means yourself and each accompanying member of your family, separately. Every year, dozens of families find themselves split up because of neglected or ignored formalities. Under no circumstances can you assume that the relevant authorities will accept of their own accord that you and your family are a unit. Whenever you deal with official documents, the rule of thumb is that official paperwork is only valid for the person whose signature is at the bottom of the form, or whose names are explicitly printed on that very same sheet of paper. Your family members may be entitled to certain rights, but if they don't apply for them they won't "get" them.

2.1 Basic Understanding of Culture and Language

Before you settle in a country, you need to get acquainted with the local culture. You will automatically look for the similarities and notice the biggest differences from the culture you are familiar with. However, the devil is in the details. The language is more nuanced than what you have learned so far. Working conditions and pace of life may be quite different from what you expect. You ought to have a reasonable idea of the cost of living, so as to avoid getting charged twice the normal price for housing or lodging whilst being paid wages less than the market rate. The political, cultural, and economic environment of your new country may affect your chances of finding work or owning property.

Both for everyday interaction with people and for finding work, familiarizing yourself with customary greetings, gestures, dress codes, and behavioural taboos can make your first contacts easier. Americans are used to giving friendly smiles at the workplace, which is something that is interpreted in France as not taking work seriously. On the other hand the French may offer compliments to a colleague, which is something that Americans are not always comfortable about – either on the giving or the receiving end. A newly-arrived foreigner may be forgiven a few false steps, but you cannot take that for granted. And anyway, it will only be a short while before your "newness" wears off. After all, you were taken on to work, not to be the local attraction.

More important, local customs are often based on or incorporated into local laws. In some countries drinking alcohol is illegal, sometimes even in the privacy of one's home. You will be subject to the laws of the land, and ignorance is no defence. You cannot shrug it off with "We always do it that way in Amsterdam" and expect clemency. On the contrary, demonstrating that kind of attitude can often make things worse. Consider how differently you treat a stranger in your country if he respects your culture.

A separate book on cross-cultural issues will be freely available at http://bookboon.com/int/business/career/conducting-transatlantic-business.

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2.2 Taxes and Social Security

2.2.1 Income Tax

With regard to income tax you will initially deal with two countries: the one you are leaving and the one you are moving to. In principle, you have to pay income tax in the country where you reside. Residency ends as soon as you leave a country. Taxes are usually deducted in the country where you have earned income. The problem lies in the fact that every country has its own tax system. Some countries tax only the domestic income of their residents, but certain countries base taxation on your world income. Others again have complex rules for deciding whether you are liable for income tax. There are treaties in place to avoid double taxation, but these treaties are bilateral – between particular pairs of countries only – and no two treaties are alike. What's more, many of these treaties do not cover each and every tax situation, but only the most usual situations – your situation may be unusual.

The existence of a double-taxation treaty does not free you from the obligation of submitting tax returns, either. Double taxation, and avoiding it, means submitting multiple tax returns; a recurring administrative burden, but one which can easily be avoided with a one-time act, if properly carried out. You can settle your taxes just before you leave a country with a final tax return. You can submit this return at any time. In this final return you should clearly indicate that you are moving abroad. Failing to do that may result in the tax authorities of your "old country" requiring you to go on submitting returns for as long as they take you still to be a resident there.

For this final return, some countries allow you to be treated as a resident either for the entire year or for the actual period of your stay, regardless of where your income arose. Other countries allow you to return just that part of your income which you earned in that country, and others again require that you return your entire calendar-year income. You can check this with your accountant or the relevant tax authorities.

Note that a final tax return is "the end" in the country where you submit it, and you must actually do so at the end of your stay. If you submit too soon and earn substantial additional income before your actual departure, you may have to report that income later. Some countries allow for an amended final return. If you let things drift, the chances are that the tax authorities will assume you have taken up residence again. In other words, they think you're back, and you may be required to go on submitting tax returns in your previous country.

If you keep your original house and rent it out, your rental income will probably be taxed in the country where that property is located. However, since the house no longer serves as your primary residence you will probably no longer be allowed to deduct your mortgage interest. Rental income, like any income you earn from your assets in your old country, may also be subject to taxation in your new country.

2.2.2 Other Taxes

Note that you remain liable for other types of taxes, such as property (real estate) tax, taxes on investments or assets, and inheritance or estate tax.

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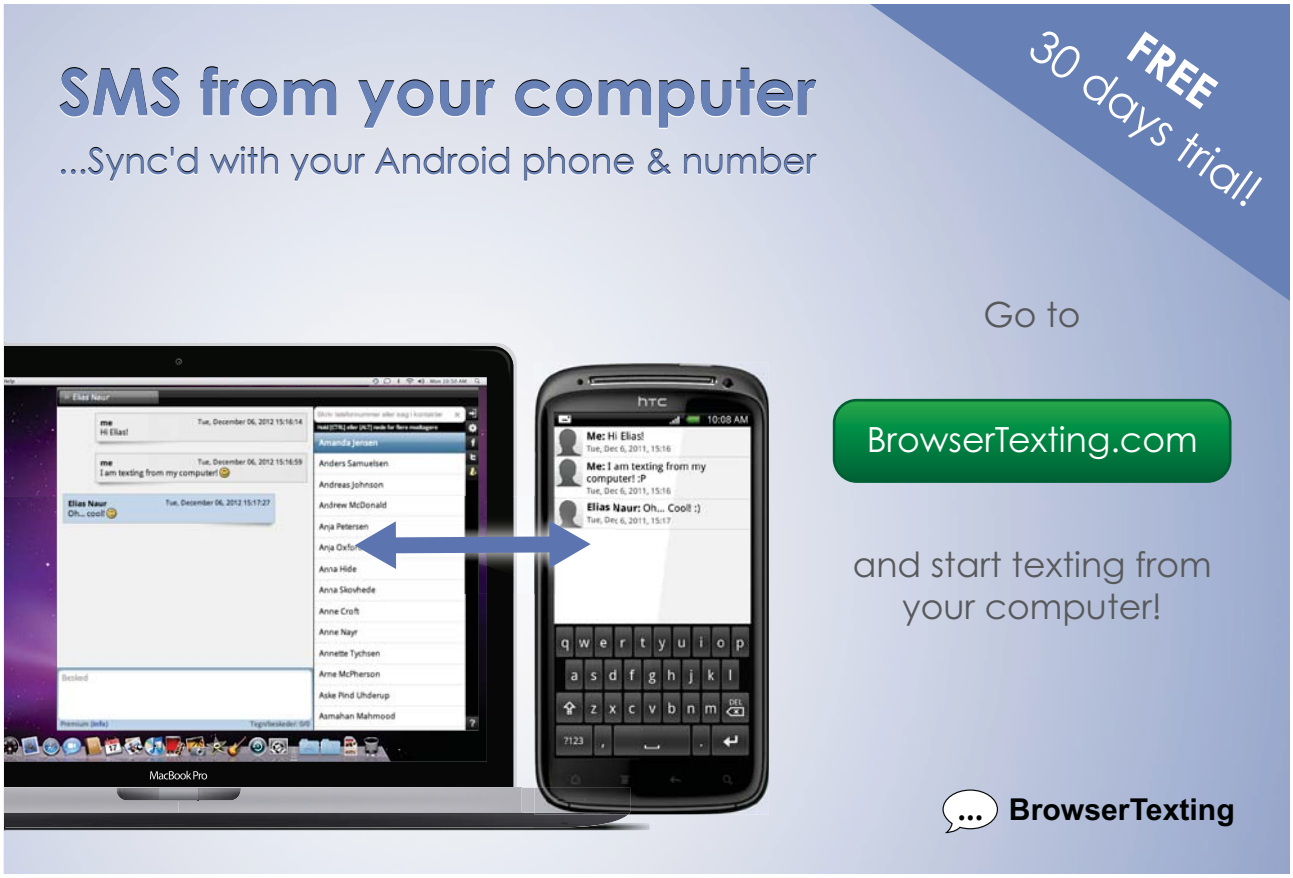
If you own assets in a country, both their capital value and the income arising from them typically remain subject to taxation in that country. The value is important for "asset taxes" (taxes on capital), the income for income tax.

Increasingly, countries are establishing a withholding tax for foreign residents, requiring banks to withhold a certain percentage on dividends or interest accruing to you. The bank must act as a tax collector. If you fall into a lower tax bracket in your new country, and if there is a tax treaty between the two countries, and if that treaty allows you to offset the excess taxes you have paid elsewhere, you may be able to recoup part of this withheld tax through your income-tax assessment.

Other Taxes
Domestic Income from Assets
Asset Tax
Inheritance Tax or Estate Tax
Real Estate Tax
Capital Gains Tax
Gift Tax
Country-specific taxes: school tax, church tax, water-board tax, municipal tax, state tax, federal tax, provincial or county tax

Assets taxes are levied on the value of your assets at a certain date, and are usually not covered by tax treaties. The proceeds from your assets, such as income from real estate (land and the houses or other buildings on it), dividends, or interest earned on bank accounts, are considered income.



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Some countries levy a capital gains tax on profits made on the sale of assets such as real estate or stock, while others do not. Technically, these are income taxes. But they are not always covered in tax treaties intended to eliminate double taxation.

Several countries assert their jurisdiction over the proceeds of estates or bequests for a number of years after you have officially left the country. The clock starts ticking as soon as you deregister with the General Registry office (see section 2.5.1). As a result, in the case of the death of a relative or someone who leaves you a legacy, you remain liable to inheritance tax for several years after you move away from a country. The same applies to gifts. These taxes are typically not covered by income-tax treaties.

To be adequately prepared, you need to check your situation with either your accountant or the relevant tax authorities before you leave – or, to put it more ominously: before you change tax jurisdiction.

2.2.3 Social Security Outside the EEA

After you leave a country you are no longer covered for social-security benefits by that country. Some exceptions apply if you continue to receive income from that country, or if you are a cross-border commuter (see section 2.3). Even if you are able to keep the rights you have already accrued, they will not go on accumulating once you leave. Instead, your level of coverage remains what it was at the time of your departure, and it will not increase, except possibly for fluctuations in market value or inflation corrections, unless you voluntarily continue to pay contributions.

You will be able to start accruing benefits in your new country under that country's rules. If rights to social-security benefits begin to accrue from age 18, then you will miss the years between 18 and your current age. Between incomplete benefits in two countries you will end up with a gap in coverage. Several countries have entered into treaties aimed at resolving this problem, some more successfully than others.

Contrary to popular belief outside America, the USA does have a social-security system. If you work in the USA but are not an American citizen, you are unlikely to have access to certain benefits, such as unemployment benefit. You are, however, credited with those rights. If in due course you become an American citizen you will be entitled to receive benefits based on to the credits you had already accrued. Moreover, credits towards retirement are based on your employment history and, the same as almost anywhere else, you are entitled to pension payments regardless of your nationality or residence status at retirement.

More important, the US has entered into social-security treaties with a number of countries, including most European countries. These so-called Totalization Agreements purport to eliminate dual social-security contributions and to fill gaps in qualification. If you have worked in different treaty countries and do not qualify for pension or benefits in one or both countries, the benefits of the two countries may be "totalized". Note that if you are seconded, or "detached", to a different country for more than five years, different rules apply.

Since each country maintains a system of its own, you will need to enquire locally about the ramifications for your personal situation.

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2.2.4 Social Security in the EEA

As an EEA national working in another EEA country it is important for you to determine which social-security system applies to you. According to the new EU social security rules, which took effect on 1 May 2010, the laws of the country where you take up residence prevail. Note that these are EU rules but they apply to non-EU EEA countries too. Whenever one body produces rules that apply to another, you can expect that there will be some exceptions. Thus, you should always check your situation with the social-security authorities in both your old and your new country.

In the EU, individuals exercising their profession in another Member State have the right to the same social security benefits as local employees. Social-security systems in each country are significantly different from each other. Consequently, rules have been established to ensure access to benefits for nationals who are working or living abroad. Social-security benefits are available in other EEA countries for the following categories of individual:

- nationals of an EEA country who are or have been insured under the laws of that country, and their family members;
- pensioners who are nationals of an EEA country;
- third-country nationals who are insured under the legislation of an EU country;
- stateless persons, refugees, and their family members, if they are working in the EU and are insured under the laws of one of the Member States.

If you fall within one of these categories you can carry your accrued rights over to another EEA country. In practical terms, you should obtain Form E301 prior to leaving the country and follow the instructions for registering in the other EEA country. You are also entitled to receive unemployment benefits from the country in which you lived previously, for a maximum of three months. If you are receiving benefits you must obtain Forms E303 and E119 prior to leaving the country and follow the instructions for registering in the other EEA country.

The same set of rules also serve to coordinate social-security regulations. The verb "coordinate" is used, because the Member States deliberately wished to avoid harmonizing national regulations. In short, the coordination regulations determine the competent country and guarantee equal treatment in all EEA countries for nationals from other EEA countries. They combine insurance periods for the purpose of determining and paying benefits, and allow for export of these benefits to all EEA countries. The detail is in the EU origin of the regulations: the coordination aspect does not apply to non-EEA nationals in an EEA country that is not a member of the EU. For example, the EEA coordination rules might not apply to a foreign-national family member such as an Argentinian spouse of a Spanish national working in Norway.

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EEA Social Security
EU social security regulations apply to the following benefits: - Unemployment benefits - Maternity and sickness - Family benefits - Workplace accidents - Occupational diseases - Retirement - Disabled pensions - Survivor benefits - Death grants

The provisions do not apply to social or medical benefits for victims of war. Also, tax matters stemming from social-security payments are subject to bilateral income-tax agreements, not to the EU regulations. Furthermore, the coordination of supplementary pension rights for persons moving within the EEA is governed by a separate Directive (see section 7.3.2).

2.2.5 E-Forms

The long chapter on social security in the EEA continues. E-forms are standardized forms for the recognition and certification of your social-security and employment situation. They allow you to transfer your accrued rights within the EEA, and make dealing with various social-security authorities within the EEA easier. They facilitate applying for social insurance abroad.

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There are different types of E-forms. The "100 series" is for health and pregnancy as well as for secondment; the "200 series" is for determining pensions, dependents' benefits, and disabled pensions; the "300 series" for unemployment matters; and the "400 series" governs child benefits. The commonest E-forms are as follows:

A. Regardless of your employment status:

- Form E111 shows proof of health insurance during short-term stay in another EEA country. If you do not have a European health insurance card, this form guarantees free medical treatment in the event of sickness or accidents during short stays abroad.
- Form E301 documents periods of employment insurance in your last country of residence. You need this form to transfer and to calculate your entitlement to unemployment benefits.

B. If you are working:

- Form E101 (Declaration of Secondment) is issued when your employer sends you to another country for less than twelve months. You remain covered for health insurance by your home country. This form should be accompanied by form E111.
- Form E102 documents an extension of your secondment (see under A).
- Form E104 shows proof of coverage by compulsory health insurance in your own country. It is issued to avoid waiting times during long-term stay in another member-state.

C. If you are not working:

- Form E119 certifies entitlement to health and maternity benefits in other EEA countries whilst you are unemployed and looking for work. This form must be accompanied by form E303.
- Form E303 provides for transfer of your employment benefits for a maximum of three months. It must be accompanied by form E119.
- Form E200 covers pension payments for migrant workers who retire.
- Form E401 certifies the status of your family. You need this form to apply for family benefits in another EEA country.

Some E-forms cover all members of your household; others are personal and should be obtained for each accompanying household member. As an EEA national you should obtain the relevant E-forms before you leave the country. The forms are available from the social insurance institutions in your country. You should present the forms to the social insurance authorities in your new EEA country upon arrival.

2.3 Cross-border commuters

Different rules apply if you are a cross-border commuter or "frontier worker". Definitions may differ from country to country, but in principle a frontier worker is someone who lives in one country but works in another, usually across an adjacent border.

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You should enquire with the relevant tax and social security authorities. Theoretically, enquiring with one country should be enough, but it never hurts to encounter the viewpoint from the other side of the border as well. There may be differences between the theory expounded in one country and practice in the other. If you rely on inaccurate advice, you will be the one stuck in limbo.

In the EU, a frontier worker is defined as someone who is employed in one Member State but resides in another, where he returns at least once a week. Your place of residence is considered "home" and you work "abroad". Thus, you are a migrant worker, working abroad. For taxation and social security purposes, however, you are subject to the rules of the country of employment, not that of your residence. As a frontier worker you enjoy the same benefits that migrant workers enjoy in the country of employment.

The EU rules seem to agree. The European Court of Justice has held that EU Member States are free to allocate taxation rights among themselves. Since bilateral tax agreements do not cover all aspects involved, the European Commission is expected to conduct a study in 2011.

Another distinction is that as a frontier worker you have access to health and maternity benefits in both the Member State where you reside and the Member State in which you are employed – but only as long as you are employed there. Caveat: your dependents are covered only under the laws of the country of your residence. On some occasions they may nonetheless have entitlements in both countries, depending on an agreement between either two countries or their social-security authorities.

For several regions in the EU and the EEA, European Employment Services (EURES) offices are in place to assist you with relevant information. If you commute across a border but outside such an area, you can also make enquiries with the relevant tax and social-security authorities.

2.4 Medical

Some medical initiatives are required before you leave, regardless of your medical condition. If you have health concerns, you must review your medical situation and make arrangements for transferring your medical file before you leave. That is not too soon to assess the medical services available in your new country, and to go over the differences with your current doctor. You may be surprised: these days numerous "developing" countries are ahead of several "developed" nations in providing health care.

You can also undergo a medical check-up if you have no medical condition. This may help you find a doctor in your new country if you should need one unexpectedly.

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2.4.1 Immunizations and Examinations

Some countries require immunizations against certain diseases. More or less common are vaccinations against yellow fever, typhoid, meningitis, hepatitis, malaria, and cholera, but there are also diphtheria, tetanus, polio, rubella, mumps, whooping cough, and measles. You may obtain these immunizations from any doctor of your choice. The doctor should provide you with an International Certificate of Vaccination, indicating which vaccinations you have received. Bear in mind that some of these need to be obtained six to eight weeks before departure. Immunization timetables are not standard across the globe. Some immunizations are not advised when you are pregnant.

Some countries require applicants for long-term visas, or certain categories of people such as students, to undergo specific medical tests. The best-known example is AIDS/HIV testing. Here you may not choose your own doctor but must pick one from a list of approved providers. The examining physician will provide the results in a sealed envelope. You should submit it to the consulate unopened together with the other documents you are submitting. Unauthorized opening of the envelope renders the information it contains invalid.

2.4.2 Medication

Enquire with your doctor or local physicians whether your prescribed medicines are available in your new country. They usually will be, but they may be sold under different brand names, even if manufactured by the same company. Also check whether the same restrictions apply. Some medicines are freely available over the counter in one country but require a prescription in another country. Carry an extra supply in case your travel takes longer than anticipated or if extra formalities have to be fulfilled to transfer or obtain a new prescription.

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Always keep your medicines in your carry-on luggage, even if you carry a 90-day supply. Leave them in their original containers, with the original labels and preferably with indication of doses. If the medication is "strong" or can be confused with controlled or prohibited substances, keep your doctor's prescription within reach when crossing a border. In short, avoid getting taken for someone smuggling drugs or other controlled or forbidden substances; and if there are any questions, have your defence ready at hand. If you need needles, e.g. for diabetes, carry a medical document certifying that you need them for medical purposes.

2.5 Other

2.5.1 Deregistering at the Registry Offices

Many countries require you to register with a General Registry Office or similar office within a certain period after your arrival. This is often a department within the municipality or city where you live, and you will have to pay a visit to the town hall or equivalent. You should also deregister when you leave. This may even be a legal requirement. In some countries deregistering takes place automatically when you register in a different city. However, such municipal cooperation does not take place across borders. You are responsible for your own (de)registration.

So long as you remain registered you are considered to be a resident. If applicable, you will receive voting documents, which may have repercussions if you lived in and are a national of one of the few countries where voting is a legal obligation, e.g. Belgium. Your presence is counted in national statistics and may affect municipality funding. You may be reported for purposes of local taxation and television licensing.

More important, you remain liable to income and other taxes. As discussed in sections 2.2.1 and 2.2.2, a common consequence of remaining registered is that you continue to fall within the jurisdiction of the Revenue Service. If you remain registered in your old country for, say, five years after you have left, and that country considers you subject to its inheritance tax for a period of ten years after departure, you have voluntarily extended that period by a further five years. Consequently, if you inherit a bequest or receive a gift in the fifteenth year after emigrating, your inheritance, or gift, will still be subject to taxation in both countries.

2.5.2 Driving licence

Before you leave you should ensure that your national driving licence is still valid, and obtain an International Driving Permit if your new country requires one. The International Driving Permit is not a driving licence in itself. It merely provides an internationally recognized translation of your national licence. Abroad, one is not valid without the other. A few countries, such as the People's Republic of China, do not recognize an international driving permit.

Even if you need a new driving licence in your new country, you should keep your old licence, and renew it before it expires. Convenience aside, the main reason is that just as converting your old driving licence into that of your new country can be cumbersome, it can be even more difficult to exchange your new licence back for one from your original country at a later stage. In some countries, driving licences issued to foreigners are valid up to the expiration date of proof of legal residence. If your visa or permanent residence card expires on a certain date, your driving licence will expire on the same date. If you have surrendered your "old" but nevertheless still valid licence, and your residence status is not renewed – for whatever reason – you will find yourself without a valid permit to drive anywhere in the world.

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To make matters worse, an expired licence cannot be converted into a new one elsewhere, quite simply because it is no longer valid. Even if your old country allows for a grace period or other back-up scheme, that will not cover foreign licences. You will have to take another driving test and begin as a new driver.

Member states of the European Union mutually recognize each other's driving licences and the validity of car insurance. An EU national who takes up residence in another Member State need not exchange his driving licence. This is nonetheless often done for practical reasons. In some countries, driving licences serve additional functions. For instance, in some countries the driving permit has an organ-donor function. In other countries the driving licence number is the same as the national identification number. A current address may be required.

In case of loss or expiration of a driving licence, a new licence can be issued in the Member State of residence.

2.5.3 Military Service

Some countries rely on drafting recruits for their armed forces. Moving abroad at a certain age may have as a consequence that the person avoids being recruited for military service. Sometimes this is intended, sometimes not. In some countries the draft is avoided if you return after you have reached the maximum age for recruitment. In certain countries moving abroad does not mitigate the service obligation. For instance, Greek men up to 45 years of age remain subject to military service whether they reside in Greece or elsewhere, and in case of dual nationality regardless of military duty served elsewhere.

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3 Required Documentation

You need various documents to stay legally within another country. Some must be obtained before you enter the country; others have to be arranged within the country itself. These documents are personal, and you must be able to produce them to the relevant authorities upon request. In the event of loss or theft they should be replaced as soon as possible.

Each country imposes different requirements on both issuance of the documents and the purposes for which they can be used. For instance, in some countries it is possible to study on an employment-based visa, whereas in other countries it is not. Most immigration laws require proof that you are able to provide for yourself and not become a burden on the State. Even if you are independently wealthy, you may have to show a regular and steady flow of income generated by your assets. Foreign health insurance may be valid or redundant. Some documents must be applied for in the official language of the country; in other cases applications in English or French or other alternative languages may be acceptable.

At some point during your stay abroad you may need additional documentation, such as a birth certificate, marriage certificate, or legal equivalent. These may exist in both "long form" and "short form", the latter only containing basic information. Some documents are issued only in the official language of a country, others also in a multilingual version. Some foreign-language documents need to be translated and their signatures legalized in an "apostille" process (where the government verifies and guarantees that the official signature or seal on the document is genuine), which takes time and involves several authorities.

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Documents
Valid passport or ID card Entry visa Work permit Residence permit Medical documents Specific documentation
Driving licence Car title or import documents Insurance policies Civil Registry Marriage Certificate Birth Certificate Other documentation

3.1 Identification and Permits

You need a passport of the country of which you are a national. For visa purposes, many countries require that your passport is valid for at least six months after your arrival. If you intend to stay longer, your passport should preferably be valid for that longer period as well. Your visa will be stamped in your passport. If you get a new passport you need to keep your old passport containing the valid visa. Since most expired passports are cancelled via techniques such as punched holes or cut-off corners, you should notify the issuing authority that the valid visa in the passport should not be damaged.

Traditionally, many countries have allowed young children to be included on the passport of one or both parents. A child included on a parent's passport cannot travel alone but must always be accompanied by that parent. An increasing number of countries are becoming stricter about security features and require that each child carries its own passport. Even countries which currently recognize children on a parent's passport may cease to do so in the near future. In short, your children may be better served by applying for separate passports for each child, before you leave.

If you need to renew your passport during your stay abroad you must do so with the proper consulate or embassy of the country of your nationality in the country in which you reside. The consulate or embassy will require proof of both residence and nationality. Planning a timely application has become an increasingly important issue. With the advent of costly security features, the issuing of passports is often centralized and delivery takes several weeks. At the same time, many countries are scaling down consular services or closing consulates altogether. Yet, increasingly, you have to visit the consulate in person for fingerprinting. As a – for the time being – extreme example, Dutch nationals living in Hawaii must apply with and appear before the Dutch consulate in San Francisco, a twenty-hour return flight 700 dollars away.

If you are an EU national and move to another country within the EU, an identification card may replace a passport. However, when you decide to apply for a passport, you will need to do so at the consulate or embassy of your country within the country where you are residing.

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3.1.1 Visa and Residence Permits

Most countries require foreigners to have an appropriate visa to enter the country. The visa is stamped, or stuck, into your passport. If you are planning to reside in a country for a longer period you must apply for residence status. Residence permits can be stamped or stuck in your passport or issued as a separate document.

Visa and work permits should in principle be obtained before you visit a country, at the consulate or embassy of your new country in the country where you currently reside. Some consulates have outsourced the visa-application procedure to third-party agents and do not accept direct applications.

Note that a visa is a permit to enter, often combined with a residence permit. It does not allow you to work, whether paid or unpaid. If you want to work in a country you need to apply for a separate work permit. You may want to visit a country on a holiday and look for work, but if the immigration authorities suspect that a tourist is going to look for work they may refuse entry to the country.

Several types of visa exist, some of which allow you to work. They are usually issued for a limited time and may also limit the scope of your work. For any long-term stay a multiple-entry visa is important, unless you are happy either to stay within the country without the option of returning once you leave, or to apply for a new visa every time.

Major Visa Types
Transit visa
Tourist visa
Student visa
Working holiday visa
Journalist visa
Academic visa
Sportsman visa
Business visa
Investor visa
Trader visa
Temporary worker visa
Worker visa
Diplomatic and courtesy visa
Fiancé or marriage visa
Spousal visa or partner visa
Retirement or pensioner visa
Other special visa
Immigrant visa

Some types of visa count towards eligibility for permanent residence or naturalization. Short-term visas, such as student or tourist visas, are often in a different category from long-term visas, e.g. for entrepreneurs, marriage, or family reunion. It is important to apply for the right type of visa for your purpose. The application procedure after a change in purpose (say, from student visa to spouse visa) takes longer, because the immigration services may have vetted you using different criteria when you applied for your initial visa.

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If you are planning to stay in a country for a longer period you also need a residence permit. A residence permit can be described as a long-term visa that allows you to live in a country. Unless limitations are imposed it allows you to stay in a country for any purpose. However, if you leave the country for a significant time, generally one year or more, you may need a separate re-entry visa.

Because they are often the last step before acquiring a country's nationality, residence permits are not easy to obtain. Various requirements can be imposed. For example, in China, three of the four ways of obtaining permanent residence status involve investing in or contributing to the country's development. The US "green card" permanent resident status is automatically lost if you stay abroad for more than twelve months without a special re-entry visa; and in addition, resident status no longer counts towards citizenship if you have left the country for more than six consecutive months in the five years before you apply for citizenship. Here, too, exceptions and limitations apply.

Always consult a specialized immigration lawyer if you are serious about settling in a country. Initially you may be able to correct early mistakes, but the repercussions are large if they catch up with you after a number of years.

EEA countries do not require visa for each other's citizens. Moreover, if you are an EEA national and want to settle in another EEA country, you may live in that country for three months without having to obtain a residence permit. Note that this is a limit of three months in one calendar year. During that period you may look for work in that country, but you are not necessarily entitled to actually work.

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After you have worked and lived in another EEA country for three years you have a right to remain in the country where you last worked. This is also the case if you have reached the age of retirement according to the laws of that country, or if you suffer from permanent disability.

3.1.2 Work Permit

A work permit is a separate document, even though it is usually applied for at the same time as a visa. Although visa and work permits can be applied for simultaneously, different departments are often involved in the issuing or handling of the applications.

Working without the proper work permit, as well as overstaying its validity – or in some countries a grace period – is illegal. The repercussions are often underestimated. If you are caught doing so you are potentially liable to administrative or criminal charges and a fine, and often deportation preceded by a period in prison. You may also be barred from returning to the country for several years.

As a rule of thumb, a work permit is issued based on your employment, and its validity depends on that employment. This means that you must find work before you arrive, unless you can legally stay and look for work on a different basis. It also means that you should apply for a new permit whenever you change employer or lose your job. In some instances you will have to leave and re-enter the country under a different visa or work permit. Other restrictions may apply. For instance, in Saudi Arabia you must have worked for your current employer for at least two years before you can transfer to a different employer. In the UAE sponsorship can be transferred to a new employer only if your previous employer does not object to that, even if your contract has already been terminated.

Each country imposes its own requirements for work permits. Several countries maintain a form of reciprocal country preference list. Many EEA countries grant a degree of preference, albeit lower, for particular favoured countries outside Europe. In addition, several countries allow exceptions for highly skilled workers or workers who fill a shortage in their profession. Education, salary, work experience, academic achievements, awards, or championships are among many factors that matter. Other countries again give preference to individuals who can prove a historic tie with that country. For instance, the Ancestry Visa is available to Commonwealth citizens with a grandparent born in the United Kingdom.

Work permits can be subject to quota. In that case only a limited number of a particular type of employment-related permit will be issued each year. If your new country limits its visas in this way, you should pay extra attention to the small print. For instance, in the United States the federal government's fiscal year begins in October. However, in practice, applications for work-related permits such as the "H1B" visa may be submitted as early as six months before the end of the fiscal year. Consequently, the quota for next year may already be filled in May of the current year. To avoid disappointment you can consult a lawyer who specializes in immigration – he alone can advise you regarding the latest exceptions and developments.

As an EEA national you may work in another EEA country without a work permit. However, each EEA country can impose requirements and exceptions of its own. A common requirement is that you have a residence permit and a valid employment contract for the duration of your stay.

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3.1.3 Lost Documents and Proof of Existence

Report a lost or stolen passport immediately to the nearest consulate or embassy. You will need a police report when applying for a new passport. You may also need other proof of your nationality, such as a birth certificate and additional documentation. Similarly, report the loss or theft of any other official document immediately to the relevant issuing authority, as well as the local police. In some countries or towns police reports may take a few days to be released. If that is the case you should be given a case number or reference number in writing. If there are fees involved you should ask for a receipt.

The more information you can provide about your lost or stolen documents, the easier it will be to obtain replacements. The most basic data are the numbers. Therefore, you should photocopy any document and store the copies in a safe and accessible place. You won't need to make a copy of each and every page of your passport, but only the pages that contain data about you or the issuing authority, and any page containing a valid visa. While you are at it, you can also make photocopies of your work and residence permits, marriage certificate, birth certificate, driving licences, diplomas, vaccination certificate, insurance policy, divorce decree, and any other document you may need.

Lost Documents
Immediately upon discovery of loss or theft: Report wit local police; Obtain police report or case number; Report with issuing authority; Have photocopies ready.

People are often advised to make a PDF or graphic electronic copy of these documents and store them on a computer or external drive. It is comforting to rely on technology without having papers to keep safe, but computers and USB memory sticks are among the most popular items for thieves anywhere in the world. Even if you have protected your devices to keep data inaccessible to unauthorized eyes, once these media are lost or stolen you no longer have access to the information they contain.

If you need to travel while you are still awaiting replacement documents, you should carry a copy of the police report as well as copies of the applications for each replacement document.

3.2 Additional Work Documentation

Often, disappointingly, just having the right credentials and diplomas is not enough to land a job abroad. Domestic employment needs and market protection play important roles. A country may face a shortage of registered nurses, but even if you are such in your home country there is a possibility that you will face entry hurdles under the rules of your new country. Additional exams may have to be taken. That sounds logical for lawyers, since the law is different in every country. But doctors, hairdressers, electricians, and many other regulated professions too are often subject to additional requirements. In order to qualify for local exams or further education, supplementary documentation may be required or prove useful. That includes recognition of your degrees, diplomas, and professional experience.

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3.2.1 Diploma Recognition

You should be able to put your diploma in the proper context before applying for a job abroad. Many countries, including those in the EU, distinguish between regulated and non-regulated professions.

A regulated profession is a profession for which a diploma is required to practice. Education remains the prerogative of each country and its educational institutions. Each country maintains its own education system and examination requirements. Many countries have mechanisms in place to verify the equivalence of foreign diplomas. In some countries this is done by a government institution, in others by private organizations. Academic diplomas are usually validated by other academic institutions or organizations other than those which validate vocational or non-academic diplomas. In short, the procedures differ from country to country, and you should enquire locally.

Some countries may have additional recognition schemes in place. For instance, Switzerland has entered into treaties with Austria and Germany recognizing those countries' university degrees.

In the EU, diplomas are not automatically recognized in other Member States. However, for non-academic diplomas which are awarded upon completion of professional education or training of at least three years' duration, a network of National Academic Recognition Information Centres (NARICs) provides advice on recognition for periods of study abroad. Although NARICs do not cover each country of the EEA, they do play a role in the process of recognizing qualifications in the EU. With regard to academic diplomas the European Commission encourages mutual recognition through the Erasmus programme. In sum, you will still need to enquire in the country where you wish to work.

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3.2.2 Recognition of Professional Experience

A particular problem you may face is recognition of your professional experience acquired abroad. Professional experience is less tangible than a diploma, which can be verified even if the procedure is often cumbersome. Foreign employers are often not familiar with companies or functions in your old country. Specializations may be less common. Similar job titles may have different scopes. As a result, your previous, now foreign, experience is sometimes disregarded. To avoid this, or to defend your position, you should collect as much information as you can about how you gained your credentials before you leave. Of course this must be relevant to the country and culture where you will settle, which is not always easy to assess in advance.

For Europeans looking for work within Europe, systems for recognition of professional qualifications and facilitation of administrative procedures are in place. The Recognition Directive, an EU rule, provides for a recognition system organized under four categories:

- Sectoral recognition, which is based on harmonization of education in Europe, provides for automatic recognition of professional qualifications for doctors, dentists, veterinary surgeons, pharmacists, nurses, and midwives, as well as architects.
- Recognition of professional experience provides for automatic recognition for professions in craft or commerce and industry sectors.
- Specific directives apply to legal professions, self-employed commercial agents, and any activities involving commerce and distribution of toxic substances.
- For all other professions a general recognition system allows Member States to require "compensation measures" if there is a substantial difference in education. Compensation measures include additional exams, apprenticeships, and training periods.

If you are looking for work in the public sector, the European Court of Justice has laid down that previous periods of comparable professional experience in another Member State must be considered. Professional criteria such as salary scale or benefits must be determined as if the professional experience had been acquired in the system of the Member State.

3.3 Dual Nationality

Many countries recognize the phenomenon of dual nationality but don't encourage it. Holding dual nationality does not necessarily mean that you can work in both countries. Obtaining one nationality may have led to the loss of the other without your knowledge. The country's embassy or consulate in the country of your residence may be able to provide a definitive ruling on your status.

Short-term advantages of dual nationality, such as easier tourist travel to certain countries or maintaining a back-up nationality for possible future social benefits, may not outweigh potential disadvantages that sometimes arise. For instance, you may be subject to taxation on your worldwide income, or required to serve military duty in both countries, even if you reside in neither of them.

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More important, dual nationality may interfere with efforts of a government to provide protection or assistance to its nationals abroad. In principle, when you are a national of two countries and reside in one, the country of your residence has a predominant claim on you. However, if you reside in neither, it is not always clear which government is responsible, as it depends on the policies of both countries and their relationship with the country of your residence. You will have to set your priorities accordingly.

3.4 Voting Abroad

In many countries foreign residents can vote in municipal or other local elections, either automatically or on submitting proof of residence. National elections are usually a matter exclusively for nationals of a country.

Several countries allow their nationals living abroad to vote in their national elections, either by post or electronically. Each country maintains its own formalities for registration. These usually include recent proof of nationality and current residence. Some countries allow for voting electronically through an encrypted online system, others provide postal votes, others again let you choose between the two. Registered voters will be sent voting instructions either by post or electronically. For more information you should contact the relevant authorities of the country of which you are a national.

Voting abroad in elections for the European Parliament is organized similarly to national elections.

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4 Upon Arrival

Just as you had to settle a number of matters before you left your old country, you now have to arrange administrative issues in your new country. These include the more mundane affairs you would expect after moving: getting connected to the telephone network, internet, gas and electricity, television, as well as finding doctors and dentists or selecting schools. The only difference is that you are not necessarily familiar with how these are arranged in a different culture. Some can be looked into before you leave. It wouldn't hurt to visit your destination once or twice before you settle there, just to familiarize yourself with the basic facts of life there. But as that isn't always a feasible option in practice, you will encounter most differences during the first few days after arrival.

4.1 Administrative

Administrative matters are often considered a burden, especially by the more hands-down or creative personalities, which is the bulk of people moving abroad. The thought seems to be that once the hurdles of visa, work permit, and residence permit are overcome, nothing should stand in the way of heading straight for goal.

You might be right to feel that way, but it certainly helps if your papers are in order and you at least try to be cooperative. It could lead to goodwill in debatable cases where the balance "for" or "against" you can be influenced by the tiniest things. Imagine a minor traffic offence where you get off with a warning if you show your licence, insurance, and charm, but collect a stack of penalties if your licence has expired or the officer detects a second violation, no matter how trivial. Extrapolate that to a larger scale. In extreme cases, being on the right or wrong side of the benefit of the doubt has meant the difference between remaining in a country and being expelled.

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Register upon Arrival
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Of all the things you must, should, and could do, administrative tasks are usually left to last. So they will be addressed here first. Note that social security was discussed in sections 2.2.3 and 2.2.4, because you need to take care of most of the footwork before you leave your old country. For similar reasons, driving licences were discussed in section 2.5.2.

4.1.1 Registering with the Foreign Police

Whether you are moving within the European Economic Area or elsewhere, you have left your home country and moved abroad. Even if the move was to a neighbouring country you are required to fulfil certain formalities. You must register with the proper registration office, which often is the Foreign Police office in or closest to your place of residence. There, you must in any event present your passport or identity card and state the reason of your stay. If your stay is subject a residence or work permit, or conditional on any other visa requirement, you must bring those as well. If you are not sure what to bring, call ahead.

Some countries require that you carry an alien registration card, which is often issued by the Foreign Police or municipal office. The alien registration card merely serves as proof of your status, and does not replace any other document such as social security card, work permit, taxpayer identification number, or suchlike. You will have to return the card if you leave the country permanently.

In the EU, if you apply for a residence permit and have an employment contract you must bring that contract, since it will serve as the basis for the length of validity of the residence permit. Alternatively, you must show that you have enough funds not to become a burden on the State. Other items you must bring include your national identification or insurance number, a copy of your birth certificate, passport photos, and sometimes proof that you already have a permanent address.

4.1.2 Registering with the Registration Offices

Many countries require you to register with a General Registry office or similar authority within a certain period after your arrival. As discussed in section 2.5.1, this is often a department within the municipality or city where you live.

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Some countries do not maintain registration offices and have different systems in place to establish your residence. For instance, in the USA, providing a combination of driving licence and utility bills or bank statements can provide sufficient proof of residence. Each institution requiring proof of your actual residence will provide you with a list of acceptable documentation.

4.1.3 National Identification Numbers

You will have to apply for domestic social and tax registration or identification numbers. These go by different names, such as Social Security Number, National Insurance Number, Civil or Citizen Number, Personal Number, et cetera. Whatever their incarnation, you should apply for these as soon as possible. In many instances you will not be able to apply for work, or can only be hired on a conditional basis, until you have been issued with these numbers. Several countries maintain dual systems, in particular a special system for foreigners who plan to stay for a limited time and require a tax number only, without the other rights and entitlements that are often reserved to the main system. Application procedures, conditions, and validity differ between countries, as does the authority where you should apply.

4.1.4 Registration with Consulate or Embassy

Registration with a consulate or embassy representing the country of your nationality in the country of your residence may offer a sense of security. However, unless you are involved in an extreme situation and the representation is located within reasonable distance, there is not much these institutions can do for you. Many nations' diplomatic outposts provide services to their subjects and business interests, but these are services, not entitlements. In less diplomatic terms, their task is to represent your country, not you. It is not the task of a diplomatic post to babysit its citizens. In effect all they can do is provide a service which is subject to the policies of their governments and the limitations imposed by the policies of the host country.

That notwithstanding, as we shall see later, in cases of political unrest, natural disasters, and related evacuations, or if you are arrested, they are often your resource of choice.

4.1.5 Informing Family and Friends

More useful to you and your family, and in any event more interested in keeping up with your whereabouts and adventures on a personal level, are your relatives and friends. Particularly if you are going to be working in or frequently travelling to remote areas or regions where unrest prevails, you should inform family members, friends, or colleagues about the places you intend to visit and give them your contact information. Even though they have not got the long arm of diplomacy at their disposal, they can get in touch with you more easily than an embassy or consulate, which may have plenty of other activities to attend to.

4.2 Housing

Decisions about buying or even renting houses are always major ones. It is beyond the scope of this book to offer any wise words on this topic. However, if you are moving abroad there are some differences from your old country of which you should be aware.

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As an aside, don't burn your bridges straight away. If at all possible you should keep your old home until you are certain that you won't be coming back.

4.2.1 Buying Property…

Owning property in a country does not entitle you to residence status or domicile there. You can't force your permanent presence onto a country based on your earthly possessions in that country. On the contrary, many countries do not permit foreigners to buy real estate, or they impose restrictions. Even if you are allowed to buy real estate the process may be completely different. Whereas many countries maintain a real-property register, most Anglo-Saxon countries do not. There, title searches have to be conducted to verify whether the property has been correctly described, or whether it has been mortgaged or otherwise encumbered. Before you commit yourself to a real-estate transaction you must seek local legal advice to familiarize yourself with the details.

Also, inform yourself about tax implications, including asset tax or real estate tax, local and provincial taxes and levies, and exotic taxes such as water-board or school taxes. Verify closing costs, certificates of occupation, planning or zoning regulations and variations.

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4.2.2 … or Renting

Differences exist in the rental market too. You will discover pretty quickly when terminology is different. A studio in Paris is a different thing from a studio in New York. Within one country there may also be regional differences. In New York unfurnished apartments come with refrigerators but not dishwashers; in California it is usually the other way around. Where furnished rentals are available, a distinction is sometimes made between fully furnished homes and homes where the basics are provided. Depending on the country, the basics will include for instance carpets, fixtures, curtains, kitchen equipment, and such. Light fittings may come with or without light bulbs.

In some countries or areas, rental housing for foreigners may be located in expatriate colonies or enclaves. This may provide you with a feeling of safety and the comfort of living among people with a similar background. On the other hand you will be living a sheltered life and won't be seeing the "real" country on a daily basis. If you are moving to a country for just a few years you may not feel the need, but you may feel it if you are settling there for longer or want to savour the culture of the country.

4.2.3 What Runs (in) the House

Arranging gas, electricity, and water supplies may work differently from what you are used to, as may getting a telephone line. In many countries utilities are provided by State-owned or government-sanctioned monopolies, and waiting lists may be long. You may have to pay radio and television licence fees. In other countries competition is fierce but information chaotic and hard to compare. Multiple suppliers may compete to provide mobile-phone service or landlines, and different companies may act as local or long-distance providers, but pricing is not comparable and a slew of additional charges appear on your bill, seemingly without explanation. In some countries calls to mobile phones are more expensive than calling a landline. Incoming calls may be either charged or free.

Make sure that anything electric will function before you ship it. Electric appliances or equipment may work on a different voltage. In the EU 220–240 volts is common, in North America 110–120 volts. Converters are available but can pose a hazard if used continuously. Moreover, they are often limited to a maximum wattage, which serves well for the occasional reading lamp but is not adequate for use with appliances such as refrigerators or even hair dryers. In many countries sockets and plugs are of a different design. Adapters are available but these, too, can pose a danger if used continuously or if they do not fit snugly. Worse, wiring for 220 volt fixtures is often thinner than for their 110 volt counterparts, so after prolonged use your otherwise safe and compliant European extension lead may suddenly start melting if used in Canada.

Similarly, television sets work on different standards for analogue transmissions, generally PAL or SECAM in Europe, Africa, and Asia, and NTSC in the US and Latin America. While PAL and SECAM are in principle interchangeable, the lower-quality NTSC is not. A variety of digital standards exist, too. Even if you have a multiple-standard device, when you move to a different region your otherwise good DVD player may not recognize the regional code of locally-bought discs – or your new DVD player will not play the DVDs you brought from your home country. Moreover, local laws impose different limitations on radiation, meaning that your computer screen may not be repairable with parts available in another country.

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4.2.4 Domestic Help

In some countries hiring domestic help is common and even expected from foreigners, who are considered wealthy simply by virtue of the fact that they are able to travel. In particular gardeners, drivers, cooks, and cleaners are frequent (some functions may be combined). These staff are for you to pay according to the going rate locally. If you rent a house, they may be provided or referred by the landlord – which could raise complications, if you happen not to like the person.

Where gated communities or buildings with doormen exist, some of the maintenance is done by on-site staff. These are paid by the – often gated – community in which you live. In some countries and on certain occasions residents may be expected to give them a tip or bonus. In other countries, the opposite is the case and you should not tip at all.

4.3 Notes on Moving and Shipping

Moving can be costly in itself, and shipping your household belongings to another country costs even more. With expatriate life becoming more and more a standard career element rather than the privilege it was less than a generation ago, employers are less inclined to foot the bill. Particularly if you are moving for a limited period, it pays to know what you need to take, and to ship only what you will not be able to find locally.

Find out what you are allowed to take with you before you start packing. Most countries have stringent import controls. Products that are taboo may come as a surprise: the lists go far beyond the usual suspects of alcohol, meat, or cars. For instance, a selection from the list (more than a page long) of prohibited imports in Nigeria includes plastic bags, toothpaste, exercise books, and pencils.

Make a clear inventory of what is being shipped to your new residence, what stays behind, what has been put in storage, and what has gone elsewhere. Simple and obvious as it may seem now, within six months you will have lost track of your possessions. Make particular note of valuables and make sure that they will be insured, if necessary.

4.3.1 Shipping

The most common way to move your household goods overseas is in a container on a ship. It is unlikely that you will have enough to fill an entire container. In that case your goods may be shipped in a shared container with someone else's goods. You won't necessarily be aware of any of this, unless perhaps a particular moving box gets mislabelled by the shipper.

As with any move, things can go wrong. In international shipping that is even more true. Because the goods are both physically and administratively transferred to several different parties at several different times there is an increased risk of damage or items going missing.

Proper insurance is therefore not a luxury – provided that you make sure that your shipper actually purchases the insurance policy on your behalf. You can ask to be given a copy of the policy showing your name, place of origin, and destination.

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Moving or shipping insurance only covers the goods while they are in transit from point A to point B. Insurance of stored goods is a matter for your own household insurance, unless the storage is part of the actual move.

With regard to expenses you are liable for import duties, terminal charges, customs fees, applicable inspection fees, and in some cases sales or excise taxes. Your mover may have included those in his price quote, but the actual amount can only be determined once customs have been cleared and the goods have been released.

4.3.2 Bringing Your Car Along

It can be attractive to bring your car along, often duty free if shipped as part of the household, and sell it in the country by the time you leave. However, the car you want to import may not be known in your new country, or its fuel not widely available. Importing a car or motorcycle may be subject to restrictions. Rules and import duties differ from country to country. Sometimes the vehicle must have been produced or assembled locally. Technical regulations may require modifications, e.g. to lights, safety features, or environmental standards. Just the list of regulations for importing and registering a car in Singapore is more than a page long, and fees and taxes are so high that they would cover the purchase of a small car in many other countries. Information can be obtained from embassies or national sources, customs, tax departments, or transportation departments.

As with any item you are moving, you will need to take out additional insurance for the duration of the shipping. If you do not own your car outright you must obtain the creditor's or co-owner's approval for export.

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- ship door-to-door
- load and unload
Shipping in container
Insurance during shipping
Import duties
Photos of existing damage or as proof of no existing damage
Car must be empty
No lease, lien, or loan

Overseas transportation of a car or motor bicycle on a boat is best done in a closed container. Do not count on shipping anything else in that container, or even in the glove compartment. No matter how much space is wasted, the vehicle must be absolutely empty. All items other than the car itself are subject to a different type of inspection. Trying to combine these can needlessly complicate the process and cause unnecessary damage if inspectors force a door or boot lock.

If your new destination is only a few thousand kilometres away you can drive the car yourself and make your new home the final destination of a holiday trip.

If you reside in another EU Member State and drive your car there for more than six months, you must register the car with the local authorities and pay that country's registration tax.

EU nationals can insure their car in any EU country, as long as the insurance company is licensed by the host country to issue the appropriate policies. Enquire with your insurance agent or carrier. Insurance is valid throughout the EU regardless of where an accident takes place.

Note that although VAT on motor vehicles is ordinarily paid in the country where you bought the vehicle, VAT may be due in the destination country instead. Enquire with the local authorities.

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5 Culture Shock

Even for the most hardened adventurers it is not easy to leave family, friends, and familiar culture behind. After a while their absence can be felt dearly. Experiences cannot be shared with the same people you were used to sharing everything with, and the folk back home have limited understanding of your new situation, which they cannot visualize.

Many people who move abroad experience what is called "culture shock", usually after an initial period of adjustment to the new culture. Suddenly you are subjected to a different language, unwritten and unspoken rules of behaviour, and an entirely new living environment. Your reference criteria have disappeared, and the most basic assumptions you had about daily life no longer apply.

About two in three individuals who move abroad are "rejecters". They are not able to settle, withdraw into a protected environment, and after a while go back home. A very small minority fully integrates. These "adopters" abandon their home culture. The rest find a balance between their own culture and whatever other culture they may live in.

Coping with Culture Shock

1. Try to understand the country:
   - Learn the language
   - Become involved with a particular aspect of the culture
   - Get to know the land and travel in the country
   - Meet and interact with people
2. Be aware of yourself
   - Keep in touch with family and friends
   - Do activities that remind you of "home"
3. Avoid idealizing life back home
   - Don't hide away in an ivory tower
   - Avoid talking in denigrating terms about local culture

Culture shock occurs in various stages which are experienced differently by each individual. It doesn't hurt to know which phase you are in. Before your departure you feel a form of euphoria and enthusiasm for the new adventure. This first stage continues after you have set foot in your new surroundings. Everything is new and you want to taste it all. You absorb it with open arms, eyes, mind, and mouth. You adjust pretty well, you think. However, after a while you begin to miss facets of your original culture. Not just food or tangible items, but also behaviour, attitudes, scents, or music. This is a sign that you are entering the second stage, in which you reject the culture of your new country. Whether you feel irritated or frustrated with little things the "locals" do, or even angry, you begin to step back. Initially you complain about the way people work and how stupid it is. Soon, everything is bad: the time it takes to get a seat in a restaurant, the banking system, mail delivery, the food in the grocery store, and of course the way people drive (although you always found that a bit funny).

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In this second stage you long for distance from the culture. You begin searching for like-minded people from your own country, or failing them, other foreigners who are in the same boat and understand your situation. Ivory towers are created into which you can safely retreat after your obligatory contact with the local culture. You may even want to bring change to that culture, which you suddenly see as inferior even if it is thousands of years old, oblivious to the fact that the local culture may find your way of doing things very peculiar as well.

Only once you sufficiently master the local language, culture, and habits – after you have given yourself a fair chance to learn about these first-hand – so that you can understand most aspects of daily life without too much explanation, will you reach the third stage, acceptance. Acceptance is more than tolerance but less than adoption.

The same culture shock occurs when you return to your home country after a few years. Both you and your country have evolved, each in a different way, and acceptance becomes even more difficult after you were longing so much for your "old country". If you don't reach the acceptance stage in that situation, you become a nomad. To avoid that you must confront yourself and the shock.

You can try to see your situation in perspective. You can define your expectations for yourself, with as little space for miscommunication as possible. If your aim is to stay in the country you should avoid retreating into that ivory tower – you moved to the country to settle there, to pursue a career, family life, or an ideal. Consequently, you have to cope with all aspects of the local culture. Being open and active in accepting your new culture will eventually help you feel less like a foreigner.

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Statistically, a non-working partner is most vulnerable to culture shock, and most families return as a result of the adjustment problems faced by the non-working spouse. The working partner interacts with daily aspects of local life at work, as do children at school. They have an instant network of colleagues or classmates they can seek connection with. The person staying at home, or occasionally volunteering at an international club or society of like-minded persons, is at best less exposed and at worst insulated from the new culture, but doesn't have her own culture fully around her either.

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6 Job Search

Job searches are different in every country. Letters and CVs are written in a different format, and the interview is conducted according to local protocol. Follow-up differs. Moreover, you will need to become familiar with the local job market and typical career structures in order to assess your chances effectively. In an economic downturn you will face the same problems as local job seekers. You are less familiar with the local colour and culture, and potential employers are less familiar with your education and work history. You may be an accomplished accountant, but the differences in tax rules negate that experience. Yet even if you would happily settle for a position as a bookkeeper you will probably be considered overqualified. Cultural nuances differ from region to region even if the same official language is spoken. For example, your Dutch may be impeccable, but that won't necessarily help you land a job in Flanders.

On the other hand the experience you gained in your home country can be an asset. You can offer the organization a fresh perspective. Perhaps your specialization is in short supply. If you are qualified as a physiotherapist and want to practise in the USA, the chances are that you will be welcomed with open arms (even by the immigration service), at least as things stand today.

What do you need

- Additional education
- Communication home
- Cost of living
- Currency
- Home Leave
- Housing
- Insurance
- Moving expenses
- Payment frequency
- Bonuses
- Benefits
- Visa and work permits

You do need to ask yourself some basic questions, the answers to which may be different from what you would expect in your old country. What income do you need to live according to the standards you expect and the cost of living in the new country? What extra expenses need to be covered? What are your prospects for promotion as a foreigner, realistically? Will you be paid in domestic currency, weekly or monthly? What taxes and levies are deducted, and what other fees are withheld – and for what reason? Does your potential employer need to sponsor your visa or residence permit?

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You will need to familiarize yourself with the career structure typically open to you, as well as local rules concerning recruitment and dismissal, to avoid surprises. For instance, in most of Europe an employee without a written contract is generally in a very strong legal position. In the USA, however, that same employee is considered to be hired "at will", meaning that the employment relationship can be ended at any time, without notice. On the other hand, employees in the USA who belong to trade unions enjoy more rigorous protection and benefits than in most countries which Americans label as socialist.

If you want to work as an independent external consultant, or even as a temporary employee, you are considered an independent contractor. A separate book "Working as an Independent Contractor" will cover this topic, and will shortly be available at http://bookboon.com/int/business/career/working-as-an-independent-contractor.

6.1 Type of Work

As with any job search, you need to decide what you want to do in your new country. Whether because they have a sense of adventure or a financial cushion, some people have the luxury of first deciding where they want to live and then working out how to make a living. For others the priority is to find out which country their specific skills will best fit.

If you want to test the waters or if you want to leave for a short period, you can take up contract positions, part time work, internships, seasonal work, or the like. Keep in mind that whether you are looking for permanent work or a short-term change, a country's work-permit requirements, including the time taken to process applications, usually remain the same. Short-term employers are less inclined to sponsor your presence.

6.1.1 Study and Work

Studying abroad is a separate subject, beyond the scope of this book. Nonetheless, there are two points worth making here. The first is that working on a student visa is not always allowed, and even if it is, the student visa may be subject to restrictions. Second, using a work visa to study is, technically speaking, inappropriate use of that visa just as much as working on a student visa is. Sometimes it is prohibited outright, sometimes there is a grey area about whether your work must be your main or your sole activity in the country. Your immigration lawyer can give you reliable advice.

The paragraph above also applies to EEA nationals. A student does not have an employment relationship, and is therefore not covered by the rules on freedom of movement of migrant workers. As a student in Europe you are subject to the laws pertaining to foreign students in the country where you study.

6.1.2 Employment in the Public Sector

Foreign nationals will not always easily find employment in the public sector. The more sensitive the work a department carries out, the more stringent will be safety-clearance requirements imposed. Sometimes politics plays a role, sometimes a foreigner stands a better chance shortly after elections have been held than just before. An external-contractor assignment or placement through a temporary-employment agency may provide a solution.

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Even within the EEA, freedom of movement does not fully apply to the public sector. Article 45 of the TFEU allows countries to reserve some posts for their own nationals. However, the European Court of Justice has limited the restrictions to functions where exercise of public authority and responsibility for safeguarding the general interests of the State are involved. This can only be determined on a case-by-case basis. For all other positions, recruitment must be open to all European citizens.

Once accepted for a position in the public sector, a European national may not be treated differently from nationals of the host country, whether with respect to benefits, working conditions, or any other aspect.

6.1.3 International Organizations

Careers with international organizations require long-term planning, as well as patience. There are only a few opportunities for recent graduates, other than the much-sought-after internships or volunteer positions. Substantial experience is essential. That experience may have been acquired in either the public or the private sector, but must be directly related to the position you apply for. International experience, such as earlier work or study in another country, and knowledge of languages are helpful, to say the least.

In addition to the United Nations and the EU discussed here, there are many other international organizations. They are too numerous to give a comple list, but one could think of the African Development Bank, Caricom, the Community of Portuguese Speaking Nations, the World Conservation Union (IUCN), NATO, the WTO, and hundreds more. Chances are that there is one that matches your interests. But do you match its?

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Each international organization has established its own recruitment procedures, via an often tedious process involving committees or member states. You should enquire with the relevant organization or the Foreign Office of the country of which you are a national. Specialized websites provide information about working for international organizations. The best approach is to contact someone who has recently undergone the process successfully and ask for guidance.

Before considering applying for a function within the UN system you should make yourself familiar with categories of post, levels and sub-levels, national competitive examinations, and possible support from your government. As a rule, positions in the UN and its agencies require substantial relevant experience and professional qualifications. For entry-level positions you could consider the Junior Professional Officers (JPO) programme. UN agencies also maintain specific programmes. Even though the UN does not pay interns, internships at UN agencies are very popular. Volunteer programs also exist. Volunteers receive a housing allowance and travel costs.

Recruitment to the various European Union institutions is complex and far from uniform. Before applying for a function within the EU system you should be familiar with the different grades and levels. Having outside experience is very important. You must also be competent in at least two official EU languages. It pays to realize that French and English are the main working languages of the EU institutions.

At the EU, lobbying for your own job is expected. A five-month internship ("stage") with a European institution will provide you with valuable insights and help you make the necessary contacts. While in Brussels – where you will probably be working – you must make a point of visiting the sections where you want to work. Keep in mind that actual hiring is irregular and the procedure, from applying to getting a job, can take up to three years. You will have time for acquiring outside experience.

6.1.4 Non-Governmental Organizations (NGOs)

Increasingly, international non-governmental organizations (NGOs) are counted as international organizations, even if they do not have independent nations in their member base. NGOs are also referred to as "civil society". A plethora of organizations exist, specializing in or focusing on particular community interests, professions, regions, industries, causes, ideologies, and more.

Work directly for an NGO is much sought-after, and organizations may impose stringent requirements to establish your motivation and commitment to working with them, over and above the usual job-function criteria. The match need not be perfect, but in the non-profit sector more than in the corporate world personal opinions and ideals should not conflict too much with those of the organization.

If your transfer is company-driven your package is more or less standard: the same net salary you enjoyed at home, adjusted for cost-of-living and hardship. You may also be compensated for relocation or selling your home or car at short notice. Other benefits are temporary housing and car allowances, allowances for schooling for children, a certain number of "home leave" trips, and assistance with immigration and tax.

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If you are employed as a local hire your salary will be more modest. Being a "local hire" does not mean that you actually belong to the place in question, only that you are recruited there. The employer will assume that you are familiar with local customs and won't need to access the support system provided for expatriates.

6.2 Searching for Work

The average job search abroad is said to take six to twelve months. Experts consider searching for a job a full-time job in itself. The major difference between finding work at home and finding it abroad is that you will initially be searching from a distance. This won't always work, and even if it does work, at some point during the application process you will need to pay a visit to the new country.

6.2.1 Searching Abroad from Home

The most effective way of searching for a job is to use your network. That network is wherever you are. In the electronic age some may disagree, but I will say nevertheless that local printed sources are very useful, since they allow you to focus on the specific area or profession of your choice. Foreign printed resources almost invariably reach your or the public library's letterbox too late. On the other hand they can provide an easily browsable and less distracting insight into the culture and market of your target country, or that of your profession.

Online searches can provide a dazzling overkill of information. Every job searcher has seen those sites that make you feel good but lead to nothing (hint: they're often the ones that charge you a fee or gently insist that you sign up for additional services).

Searching On-Line
Focus
Search by topic, not erratic
Leave a trail
Take a break
Stay on track

It is crucial to stay focused. Make sure you have a clear set of goals before you draft your cover letter and CV. If possible, keep a tracking or follow-up chart. You are researching your new country, new job requirements, and all the issues that are discussed in this book, and now you are gauging your chances in the job market. Despite your multitasking abilities, your to-do list only grows ... but no task gets ticked off. This is too much to do without a strict structure.

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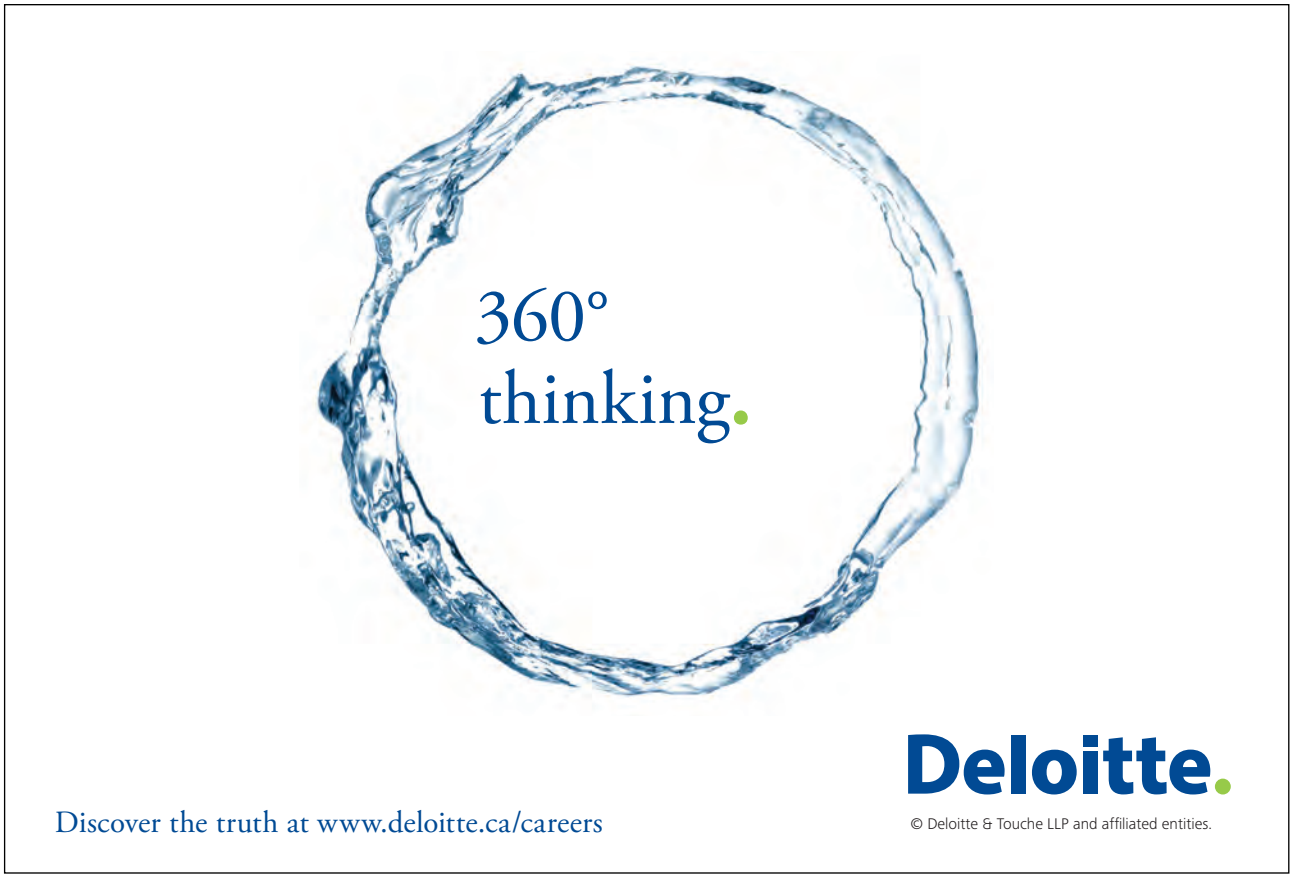
Try to focus and if you don't succeed, try harder. Continuous but partial attention doesn't provide complete answers. Pick a "topic of the day" and stick to it. Don't fall for the trap of clicking through to unrelated web sites. If by happenstance you come across information you think you may need for a topic on another day, save it, bookmark it, PDF it, print it, whatever is convenient on your system, but don't spend any time on it beyond that. Avoid wasting time. Concentrate on the topic of the day, and take a break if you feel your concentration is waning. Open clickthroughs in separate windows or tabs to keep organized – clicking the back arrow is not effective. And do bear in mind that some questions do not have ready-made answers.



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6.2.2 Job Boards and Social Networks

General job boards include e.g. Monster or Careerbuilder. Specialized job boards include industry-related sites, sites which focus on a particular country or region or serve a specific cause or interest, and more. Trade associations offer job boards listing posts within their industry. Other sites provide job classifieds. Increasingly, social networks include career functions.

Social networks can be conveniently complementary to job boards, and some offer job-search functions as well. Networks are less specialized, less targeted, and less structured, but effective contacts are easily made and the process begins on a more personal note. When done properly it is easier to keep that personal momentum going.

Most boards and networking sites offer e-mail notification services. These are based on industries and standard search terms from which you can select. Any list, overview, chart, or anything else generated by search terms is not tailor-made but will be sent to anybody who uses those same terms. If your terms include “analyst”, “London”, and “investment banking”, the chances are that you will be shown the same results as thousands of others within Europe alone.

Job boards are paid by the employer posting the job, not by the applicant. Avoid websites that charge a fee. The only thing those sites do is crawl other job sites to collect information, sort it, and send it out to you. Simply put, they Google for you.

6.2.3 Searching Directly Across the Border

The European Employment Services (EURES) is a European job portal in which the public employment services of EEA countries, employer organizations, and trade unions cooperate to facilitate the mobility of workers. Its goal is to increase cross-border exchange of job vacancies and recruitment. Most importantly, they provide information and advice about cross-border working and recruitment, and offer placement services.

6.2.4 Going There

When looking for work locally you can respond immediately to any opportunity. You will hear about more available opportunities. Networking locally is an efficient way to keep in touch with the local job market. In many countries, most vacancies are not advertised.

For many people, networking becomes an easier task if it is not pursued within one’s old existing network. Going to a foreign country forces you to focus on the purpose of your stay and to build a new network. Since your survival depends on it you automatically ask the right questions, find the right direction, and quickly pick up the relevant social norms.

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If you are interested in working in a certain industry you can keep an eye on developments through industry interest groups or professional associations. Trade associations, professional associations, industry associations, unions, etc. provide services to a well-defined sector and sometimes maintain a more or less effective database of jobs. They can also provide you with networking and training opportunities, and can inform you about exceptions that apply to work-permit restrictions.

Within the EEA you may stay in a country for up to three months to seek employment. As discussed above, you may even keep your unemployment benefits during that period. If your finances allow it you should be "going there" to check out the prospects.

6.2.5 Agencies and Recruiters

You can also leave the job search to third parties. Here there is a basic distinction to be made between recruitment agencies and employment agencies. Recruitment agencies are also known as head-hunters, but prefer to be called "recruiters" or, if they operate at the executive level, "executive search firms".

In theory, recruiters can arrange jobs for you while you are in another country. An interview will need to take place at their office, usually in your target country. Some firms maintain a presence in several other countries as well. Once you have been singled out as an attractive candidate for a specific position, telephone interviews and videoconferencing possibilities may be explored.

Employment agencies are often known as "temp agencies", since they usually provide a temporary work solution. Some may also offer permanent placement, often on a "temp-to-perm" basis. This is never guaranteed. Only in very unusual circumstances will agencies be willing to sponsor your work permit.

Whether you work with a recruiter or an agency, you should bear in mind that the employer with a vacancy to be filled is the client. Not you.

In most countries agencies and head-hunters have to be registered. Ask for their registration number. Any firm you work with should have some sort of contractual relationship with the employer, usually either a retainer or an open search.

6.2.7 Employer-Sponsored Permits

If you need your employer to arrange your visa or work permit, you should raise that with him at an early stage in the application process. If you have convinced the employer about your suitability for the job, this ought not to be a deal-breaker. Given the administrative complexities and costs involved, it is not always advisable to bring the matter up during the initial interview. There is never a right moment, and it is all too easy to raise the matter either too early or too late. However, you should not leave it till the last moment.

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A work or residence permit sponsored by your employer may impose certain restrictions on you. If you lose your job, if the company doesn't fulfil its alien reporting requirements, if it doesn't pay taxes or social security on your income, or if it ceases to exist, your official reason for staying in the country expires. Even though it is the responsibility of the employer to maintain the necessary paperwork, meeting the requirements is your responsibility. Permits are personal to you, and if they are not in order the consequences are personal to you as well.

6.3 The Foreign Job Application

The process of applying for a job can be substantially different abroad. Curricula vitae, or résumés, are drafted in a different format, and letters require a different style. In some countries psychological tests are part of the process, or you are observed in assessment centres, whereas in other countries these are unheard of. In France graphology is part of the selection process and your cover letter should therefore be handwritten.

In some countries it is common to provide references, which will be checked. Within the EEA you may be required to produce a copy of your birth certificate as well as proof of health insurance. In your old country your application would receive a written acknowledgement, whereas elsewhere you won't hear anything unless the potential employer is interested in knowing more about you.

Cultural pitfalls occur unwittingly. With anything you write or include in your CV, always ask yourself whether, if you were the employer, you would take yourself on for the position based on that information. Make sure that everything in it relates to the function in one way or another. A foreign point of view should at least trigger the curiosity of most employers.

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Diploma recognition
Necessary permits or visa
Different jargon
References
Different interview
Different tone
Different follow-up

6.3.1 Cover Letters and CV's

If you are applying in a foreign language, you might consider having your application either professionally translated or professionally reviewed. Your CV will be your first serious contact with any potential employer, and must therefore be well-written in terms of local expectations and idiosyncrasies.

In general the content of your CV will not vary much when applying for jobs in different countries. Sometimes your experience is more detailed, sometimes less. In some countries you need to include personal data that you should avoid elsewhere. However, the format may differ substantially. Human Resources departments are often mere gatekeepers. If your CV does not conform to the local standard it will not gain the attention it deserves, even if you are applying to an international company.

European CVs are more a listing of past achievements, whereas Australian and certainly American résumés sound more like sales letters. In France, gender and age are indicated at the top of a CV, whereas in the US both are prohibited to avoid discrimination based on gender and age. In some countries a passport photo is attached to the CV, elsewhere CVs are signed by the applicant.

It doesn't hurt to send your CV directly to the person in charge of the department you would be working in, or to whom you would report, and to follow up with a phone call. Any discrepancies can be discussed, and you may be able to amend your CV before it is first reviewed.

Europass is a concerted European effort to make your skills and qualifications easily understood in the EEA. The "pass" consists of five sets of documents, which you should create yourself.

- the Europass Curriculum Vitae;
- the Europass Language Passport, in which you can describe your language skills. It consists of three documents: the Language Passport, a Language Biography, and the Dossier;
- the Europass Certificate Supplement, to describe your vocational education and training certificates. The information in the Certificate Supplement is provided by the authorities that issued your original certificate;

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- the Europass Diploma Supplement, intended to ensure that higher-education qualifications are understood outside the country where you were awarded your degree. It is issued by the higher-education institution which awarded the original degree;
- the Europass Mobility Record documents your so-called Mobility Experience with respect to any period of time you spent in another European country for the purpose of education or training.

6.3.2 Applying Online

Applications by e-mail can easily get lost, for reasons ranging from overzealous spam filters to unappealing subject lines. When applying for a position by e-mail, treat e-mail correspondence like ordinary, snail-mail correspondence. That includes layout, style, grammar, and formalities. Use widely-accepted word processors – if your prospective employer can't open a .docx document he won't be able to read it.

Recruiters and agencies, and increasingly employers themselves, may require you to fill in an online application form. Some allow you to upload your CV into a program which translates it into the required format. Unless you have a standard experience-set or are a recent graduate without any work experience, you absolutely must scrutinize the result. You are responsible for the accuracy of your own résumé, however inadequate the abilities of the text-recognition systems in these programs.

Follow-up on a foreign application is often made easy. Online systems make it simple to monitor progress. Status terms frrom "received" to "declined" and various intermediate statuses keep you informed about this. When the status is "pending", that suggests that it may be a useful point for a follow-up. Earlier, nobody is reviewing the application yet so there is no contact person, and later, well … the decision has already been taken.

6.3.3 The Interview

Interviews are organized differently from what you would expect in your own country. The conversational tone is dictated by the customs of the country. Taboos are different, politeness rules are different, even the protocol is different. If you are applying from a long distance you may be offered an initial telephone interview. Interaction with the participants is different from when you are involved in a face-to-face meeting. If the telephone interview uses video, you should be aware of your mannerisms, and take the call in a professional-looking environment. You should review the customs of the country before you go there, or pick up the phone.

In some countries it is expected that you will send all those who were present during a job interview a personal note. This can also be used as an opportunity to emphasize a strong point or something that you did not manage to express during the meeting itself. These letters will be added to your file.

Similarly, in some countries it is normal to write a job-acceptance letter. This should be short and to the point, thanking the recruiter. Keep the letter factual, short, accurate, and professional.

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6.3.4 To Work Abroad

Considerations of general work ethic, differences of corporate structure, different leadership and management styles and communication, motivation of employees are all important if you are to enjoy a relatively smooth career in a foreign country. Seniority, ranking, and titles are different, as are dress code, conversational topics, and even the way colleagues address each other. These and other cultural differences will be extensively discussed in a separate book on cross-cultural issues which will shortly be available at http://www.bookboon.com/int/business/career/conducting-transatlantic-business .

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7 Financial

7.1 Banks and Payment Systems

Payment and interbank wire or transfer systems differ in each country. In some countries bills are still paid with cheques sent to each individual creditor. In Europe, the standard procedure is to provide your bank with payment instructions drafted against your bank account. Electronic payments are either direct-deposit or transferred as if they were cheques or drafts.

Opening a local bank account can be complicated and time-consuming. Make sure that you have an accessible source of funds available during this period. Verify whether your current credit or debit card is accepted in your new country, and where. The differences from country to country are striking. Paying for railway tickets with any credit card is easy in Belgium. Next-door in the Netherlands it is absolutely impossible unless you have a local bank card. Yet when paying at petrol stations it is often the other way round. Thus, so long as you don't have your local banking arrangements set up, travel accordingly.

For international transfers and wires between your accounts, or any other form of payment, you need the SWIFT or BIC code of your bank, as well as the branch number. In Europe this is the IBAN number, which will soon replace bank-account numbers.

7.1.1 Current and Domestic Bank

You will be best served by banks that offer adequate online banking. Adequate means 24 hour access seven days a week, showing a clear and accurate overview of your accounts and of course offering the possibility of paying bills or transferring funds almost instantly without telephone or paper confirmation being involved.

You may need to keep your old bank accounts for making payments that remain outstanding or for the occasional transfer in a later stage. Moreover, there is always a possibility that you will return. Just as opening a new bank account in a new country is often difficult, it may be hard to reopen one on your return home. Since banking laws often change, the longer you have been away, the more difficulties you may face reopening a bank account if you do come back.

Moreover, having an established relationship with your home bank is often advantageous. On the other hand, since you will be living abroad, from the bank's perspective your account will become a foreign-resident account, which can result in extra charges. In addition, the bank may be required to withhold taxes on interest or dividends paid to you.

You may not always be able to keep your old bank account alive. Some banks are plainly not interested in foreign or low-activity accounts, because of strict reporting requirements and fees. Maintaining an address in the country often provides a solution. Post office boxes cannot substitute for a physical address if your bank sends lists with codes for online banking in separate letters by ordinary post.

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To open a bank account abroad you need proof of residence and of identity. In some countries banks require additional information, such as valid proof of legal residence, birth certificate, national identification number, and other documentation. When you open a joint account, a copy of your marriage certificate may be requested. It may also help to bring a letter of introduction from your employer stating your start date. You cannot assume that your international bank at home will operate the same way as that bank abroad. Banks are subject to local rules and regulations, and often subject you to different procedures in different countries.

Some countries allow you to maintain a local bank account denominated in foreign currency. This may be a good idea if you need to transfer money to other bank accounts in that currency. However, you will not be able to withdraw cash directly from such an account.

7.1.2 Currency Restrictions

You will want to find out about currency restrictions before you have mastered the art of dealing with domestic and international payment systems. If you move to a country with a non-convertible currency and work for an international employer, you can arrange to be paid partly in the currency of your host country for your daily expenses, and the remainder in your own country. Countries that maintain such currency restrictions usually also maintain strict monetary import and export control policies. You should keep all documentation of money transfers, as these can serve as proof if you are allowed to send back funds based on what you transferred in. Keep all receipts and transaction records, and exchange money only with authorized agents to avoid violating local laws.

7.1.3 Alternative Wire Systems

In principle there is no place in the world which you can't transfer money to or from, even if it comes at a price. Money wire services such as Moneygram and Western Union transfer funds independently of banking systems at a price of either a flat fee or about 5% of the transferred funds. They can also inform you about financial import or export restrictions.

Exchanging cash is often an equally expensive proposition, considering both exchange rate and commission. Credit cards usually provide better rates, but may charge additional fees per transaction.

Alternative electronic payment systems such as PayPal have gained popularity. Access to funds on these accounts is often available through existing real-world bank accounts.

7.1.4 Credit Cards, Debit Cards, and Electronic Wallets

In many countries paying with "plastic" is common procedure, however usually at the more expensive retailers. You should find out whether credit cards are accepted everywhere in the country where you are going, or only by the more exclusive merchants. Even if cards are widespread, not all cards are accepted equally. Visa and Mastercard/Eurocard are broadly accepted. American Express is accepted by fewer merchants, because of its higher fees. Carte Bleu, Discover, and JCB are accepted in certain countries only. Diners Club is accepted wherever Mastercard is accepted.

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If you travel with a card issued in your old country, you bear the exchange-rate risk. Additional fees per transaction often apply as well. Notify your card issuer before you travel abroad. If your regular spending pattern suddenly changes, your card may be temporarily suspended.

Debit cards are bank cards with a feature that instantly deducts payments from your bank account. In principle, wherever credit cards are accepted so are debit cards. An important distinction is that a debit card is not insured against unauthorized use. If you are abroad and don't regularly review your debit card account, you may find out very late that your card has been used by others. You will not have any easy means of redress.

Electronic cash systems or wallets are pre-loaded payment cards. The card can be loaded to a maximum amount, and can be recharged. The cap limits your risk if the card is lost or stolen. Automatic replenishment schemes defeat that advantage.

In the international world electronic wallets are of limited use, since they are accepted in a particular country only.

7.1.5 Loans

To obtain a loan or credit card you need a form of credit history or proof of good standing in the country where you are applying. You are new in a country, so you have no proven track record against which a borrower can assess you. You need to establish a relationship with a financial institution. Collateral may help, but the "guarantee" should ideally be located within the same jurisdiction as the bank. For a lender, gaining access to collateral abroad is often difficult and requires involvement of the courts of both countries. For that reason obtaining a mortgage in one country on a house in another is often not possible, and even if it is, the transactions involve considerable extra paperwork.

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Some expatriates may overcome this hurdle by producing letters of introduction from their employer. Having an introduction from any good guarantor or from a customer with the same institution may help, but this will potentially burden that person or company. As soon as additional paperwork is involved, that person will also bear some degree of responsibility for your loan, or his credit rating or the bank's internal rating of him as a customer may be affected.

7.1.6 Investments

Because of different tax regimes, each country has its own specific investment products as well as regulations. You can consult a local accountant about these. Be aware that local accountants will not necessarily understand your old tax regime or the nature of your past investment schemes and vehicles.

7.2 Insurance

Your insurance needs are in principle the same as if you stayed at home. However, in the area of insurance, too, schemes will exist that are unfamiliar to you. Moreover, for your convenience some insurance policies may need to cover you across the border.

For any insurance in more complex situations, including those involving two or more countries, the main rule is to understand the terms of the policy. Your insurance agent or broker can provide you with more answers to any of your questions than a direct writer or company providing only standard insurance products could.

7.2.1 Health Insurance

In most countries, health-care regulations apply equally to the country's nationals and to holders of residence permits and their dependents. Some countries provide a government-sponsored health-care system; others maintain a dual system of national and private health insurance. In the latter case many variations exist, including hybrids where basic State coverage is complemented by more comprehensive private insurance. Emergency care is often available to everyone.

Nonetheless, you might consider taking out private health insurance. Waiting times for medical treatment are often shorter. The paperwork may be dealt with faster. More important, building a long-term relationship with your insurer will pay off in the long run. Other considerations are that you may move back home or to a third country. The older you get the more difficult it may become to obtain insurance elsewhere. More and more countries are overhauling their medical system and insurance regimes. Even though you can't know now what's in store in a few years' time, you may want to make a move before things change and try to get coverage on more favourable terms.

Your current insurer may offer an expatriate insurance policy that allows you to retain your policy – and any special terms they have given you. On the other hand, sometimes "sister " insurance companies, operating in a different country under the same name as yours and part of the same group, may not cooperate at all.

When shopping for medical insurance, first find out how other residents of your new country pay their medical bills and whether the same coverage is available to legal foreign residents. Other considerations are any coverage you currently have and the duration of your stay.

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Medical Insurance Abroad

- Multilingual clear insurance card
- International contact number
- International emergency hotline
- Waiting time
- Waiting time on return
- Covers travel while living abroad
- Medical evacuation
- Medical repatriation
- Exchange rate for reimbursement
- Electronic claim submission
- Death and return of remains

In the USA employers are responsible for providing health insurance for their employees. Usually this takes the form of a benefit in which the employee pays all or part of the premium at a lower or subsidized rate. The main problem is that not all doctors accept all insurance plans. This is aggravated by the fact that employers from time to time negotiate better deals with a different insurer. If that happens and your doctor does not accept your new "plan" you are faced with a dismal choice: either change doctor, or pay the doctor from your own pocket and hope for partial reimbursement. As a foreigner it is often more cost-effective to keep your old policy, even if it means that you have to make payments in advance.

Medical Insurance Abroad

- Multilingual clear insurance card
- International contact number
- International emergency hotline
- Waiting time
- Waiting time on return
- Covers travel while living abroad
- Medical evacuation
- Medical repatriation
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- Electronic claim submission
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If you need to make payments for medical care in advance and submit the invoices to your insurer, you should ask your doctor for a detailed invoice. If you are dealing with a hospital, find out whether you will be invoiced separately for consultations with doctors, tests, and use of medical equipment, each at its own leisurely pace. Each may say that this is your "final bill", not considering the other categories.

As discussed above, nationals of an EU Member State are entitled to health care in any other EU country as if they were insured there.

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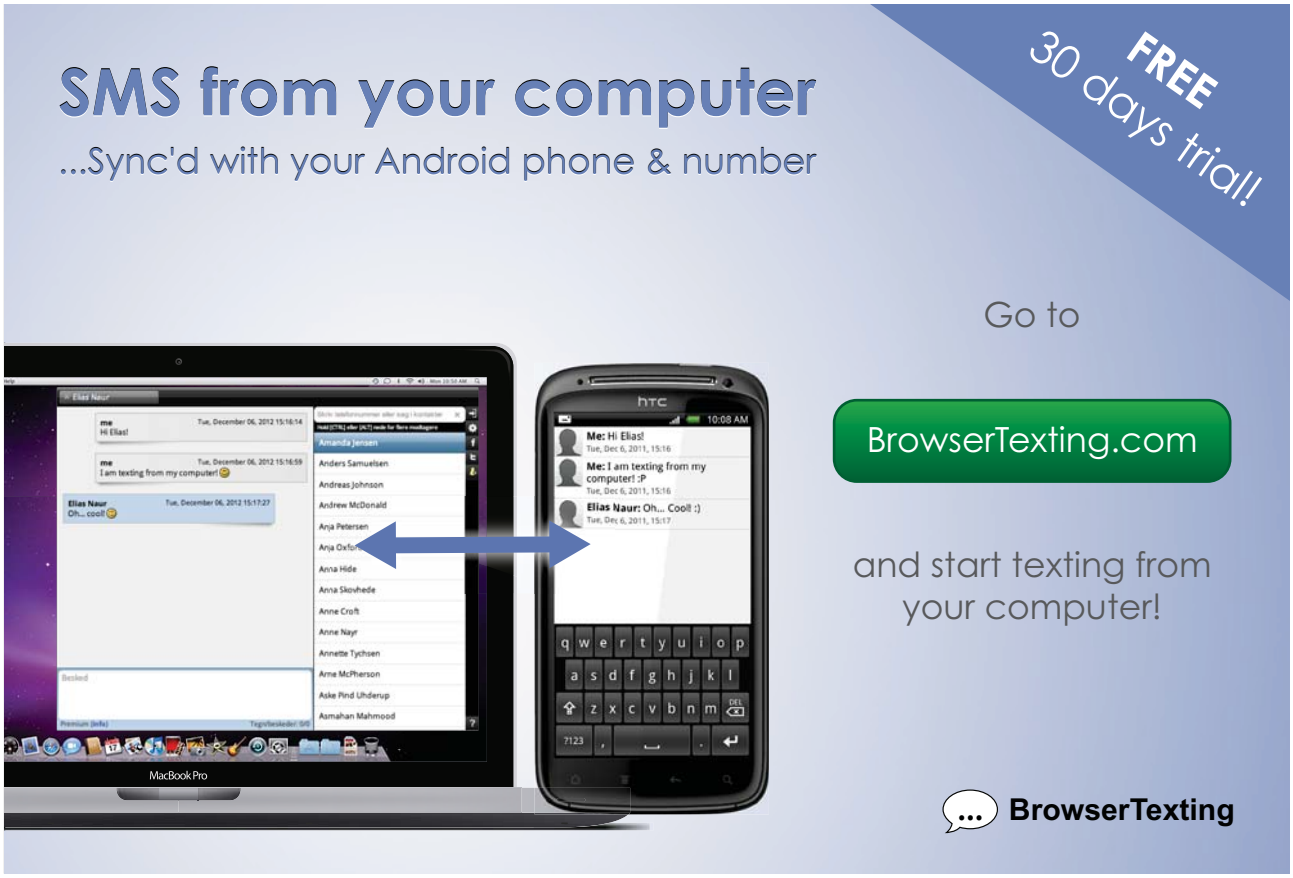
7.2.2 Other Insurances

Property insurance, home-owners' insurance, or tenants' insurance may cover the loss of your belongings. Extra complications can occur when some of your belongings are stored elsewhere, especially if storage is in a different country. You also need to enquire about potential natural disasters in the area where you will settle. These are often excluded and need to be covered in a separate policy. For instance, if you live close to a river, a policy may cover water damage from heavy rain but not from flooding of the river. Similar exclusions apply for fire in a fire hazard zone, earthquakes in regions prone to them, and the like. Damage as a result of acts of war or civil unrest are usually also excluded.

Liability insurance should cover at least the national required minimum amounts. In the USA, where liability is a big issue, liability insurance is included in a tenant's or home-owner's policy. In other countries separate policies are necessary.

Car insurance is necessary wherever you drive. Most countries require minimum coverage for several situations. In some countries not having car insurance renders your driving licence invalid. In others, such as Austria, the insurance companies issue your car's number plate.



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In most countries a combination of life and retirement insurance pays out either when you reach your legal age of retirement or at death, whichever comes first. Other countries know only life policies that expire after a certain term of years (implying that you are not covered if you die after the cut-off date, unless you are permitted to extend the insurance for another term), and require separate coverage for retirement. You are, of course, free to make contracts outside any country and take out life-insurance policies wherever you like – as long as the insurance company accepts you, and you accept the tax, exchange-rate, and other implications. For instance, as an Austrian national working in Liverpool you may take out a British life policy. If you move to Mexico you can keep your British insurance.

Professional insurances are too closely related to your specific occupation to fall within the scope of this book. Some types of insurance are mandatory, such as an electrician needing to be "bonded" or insured as part of his licence. D&O insurance is specifically relevant to directors and officers of companies; lawyers and doctors need professional liability insurance; etc.

7.3 Retirement

Retirement abroad is beyond the scope of this book. However, building or keeping your retirement rights will be addressed here, as these are often affected by moving abroad.

7.3.1 Pension Rights

As discussed in section 2.2, your pension rights are affected if you move abroad. The rights you have accrued do not go on accumulating once you have left. Unless you voluntarily continue to pay additional contributions, the only fluctuations in the value of your account will be market value and, at the time of retirement, possibly inflation correction. However, the money is not lost. You will be entitled to your accrued pension regardless of your nationality or residence at retirement.

If you are investing with your retirement in mind you should familiarize yourself with the types of benefit you are currently eligible for, as well as the types of benefit you will be eligible for in your new country. Fitting them together is important, but also difficult. Here, too, your new country has products in place that are tailored to its tax laws. Be aware that some countries withhold a small percentage of the State pension if you have moved abroad. Other countries don't allow for inflation indexation unless you live in a country with which the paying country has reciprocal agreements. A British pensioner moving to Australia, for instance, sees the amount of his State pension frozen at the level it was when he moved abroad.

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7.3.2 Supplementary Pensions

As your initial pension has been interrupted and your new pension may not have built up adequately, you may want to supplement it with private insurance. As an expatriate you may want a flexible product that you can take with you wherever you go. Your insurance broker or accountant can provide you with guidance as to which product suits your situation.

European Directive 98/49 governs supplementary pension rights of persons moving within the EU. Nice as it sounds, it does not, however, solve the problem of lost value of your pension scheme as a result of moving abroad and consequently beginning in a different scheme. The Directive does not provide for portability of your hard-earned rights, nor does it provide for substitution or even mitigation of lost value in case you move abroad, even within the EU, for work. It merely dictates that your insurance carrier should treat you in the same way as it treats anyone else who stays in the country and leaves the pension scheme. Summarized, the Directive gives you the right not to lose more money than someone who stayed in the country would lose. Your insurance agent may be able to provide a more adequate solution.

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8 Family

Whether you move abroad with your family or meet your partner abroad, family matters are not the same when you cross national borders. Marriage with a foreign national, childbirth, death, divorce, and adoption are all subject to different rules, rooted in local history and culture. Accompanying family members may have to find alternative ways to keep busy. You must check the conditions of the relevant residence permit or visa to determine what activities are possible for your partner or children. "Life at the Club" doesn't help people get to know a country or its culture; instead it encourages them to keep a distance. Social and cultural activities, and sometimes involvement with the local international school or other institution might be considered.

8.1 Spouses and Partners

8.1.1 Accompanying Spouses and Partners

As discussed in Chapter 3, accompanying family members are usually granted the right to reside with you. For visa and permit purposes each and every person is considered to be a separate individual. Your rights do not automatically apply to them; they will have to apply for them individually. Ergo, your spouse needs a separate visa, work permit, and residence permit, as do your children.

Outside the EEA a few countries grant work permits to your accompanying legally-resident spouse or partner. The type and duration of your permit usually determine whether your accompanying family members qualify.

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In the EEA your family members have the right to reside with you in another EEA country. They have the right to work or become self-employed in the EEA country. Family members with a non-EU nationality are accorded the same rights. To claim these rights, they must complete specific paperwork. Eligible family members are:

- Your spouse;
- Your domestic partner, under strict conditions: you must have contracted a registered partnership in an EEA country, and the EEA country where you reside must treat registered partnerships as an equivalent to marriage, and your partnership must fulfil the conditions imposed by that country;
- Descendants of you, your spouse, and your recognized registered partner, so long as they either are under the age of 21 or are your dependants;
- Dependent relatives in the ascending line, as well as those of the spouse or recognized registered partner;
- Other family members of your household who need your personal care as a consequence of serious health issues may also join you, as long as the condition lasts.

8.1.2 Marriage Recognition and Domestic Partnership

If you marry while you are abroad, you need to understand the local requirements and laws. Foreign marriages are often conducted in a similar way as in your old country: by local civil or religious officials, subject to residence requirements and a waiting period. But the administrative procedures and registration, as well as marriage-licence periods differ. Your birth certificate is required and may have to be translated, authenticated, or verified, all of which are time-consuming procedures. Parental consent rules differ, or blood tests may be required. The most common requirement is of proof of legal capacity or an alternative affidavit.

A main distinction can be made between countries that recognize any marriage that has been conducted in a valid manner according to the laws of the country where you were married, and countries that recognize such marriage with the additional condition that it is also valid under its own laws. Notably, same-sex marriages may be recognized in one country but illegal in others.

If you plan to return to your home country at some point in the future you can authenticate your marriage there. This often entails registering with the relevant municipal authority, often the administrative capital of your country.

Domestic partnerships and common-law marriages are not accepted everywhere, especially not when they are between two partners of the same gender. Even if they are, they may enjoy a lesser degree of protection or status. If they are recognized, you may have to submit additional documentation establishing a minimum duration of the partnership. You should enquire within your particular country.

8.1.3 Marriage Dissolution Abroad

Divorce or separation can be either more or less complicated abroad than in your home country, but it is never the same. Property settlement and child custody are subject to different rules and standards, influenced by the culture of the country. If your spouse is a citizen of the country where you live and you are not, that spouse may have more rights than you do as a foreigner. You should take the advice of an established local lawyer.

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Another issue is the validity of your divorce decree in other countries. In any event, you should consult an lawyer specializing in family law. The validity of a divorce obtained abroad varies according to the rules of your country of residence. If you are married under the laws of one country and divorce under the law of another, you may be able to register the divorce in both jurisdictions. The international private law rules of a country determine whether it recognizes the divorce as such, or whether you need to follow an additional procedure. Such procedures usually involve judicial review, meaning that a court will examine whether the formalities and proper procedure have been followed, as well as whether the decree is lawful under the laws of the court's country. For instance, the court may revise conditions that are illegal in that country, or amend alimony and child support if they are considered either excessive or grossly insufficient.

8.2 Children

Young children do not always understand the implications of moving abroad. Small changes to any routine can affect a pre-schooler. Older children have an established social life. Staying behind is not always a feasible option unless one parent is staying behind, or e.g. grandparents or a boarding school are involved. Be honest with your children about the possibilities and implications, including the disadvantages. Involving your children in the move will help them feel that they are a part of the decision rather than it being something over which they have no control.

Several countries are extremely vigilant about documentation that children travelling alone or with only one parent must carry. In Canada, for instance, if only one parent accompanies a child, proof of certified consent by the other parent must be presented even if – or rather, especially when – the parents are divorced.

During your home leave you will travel with your family. Children often perceive such trips "home" as a chain of boring mandatory visits to people they have never seen before. To your child that world is no more than a holiday destination, and in their minds holidays are a time for fun, not an obligatory series of best-behaviour visits and performances for an audience. You should include a genuine holiday for your children's benefit during a substantial part of your leave, during which perhaps some of your friends and relatives can come and visit you, while the children can go their own way.

8.2.1 Children and school

School systems differ greatly between countries. Some very personal considerations have to be taken into account. If possible, move shortly after the end of a school year. Changing systems may often be either beneficial or harmful for your child's development, and changing halfway through a school year may lead to gaps in the learning of some subjects. Research schooling options in the new country before you leave, since school admission procedures and timelines may well be different.

It is important to assess what level of education the child is likely to continue on to later, and where. Many countries have standard tests for foreign or returning children to determine which type of higher education is advisable. While you are not required to follow that advice, getting your child into an educational institution "above" the assessed level may prove difficult.

Internet or correspondence courses can always be a supplement to help stay in touch with or prepare for the educational curriculum in your old country. Home schooling can sometimes be an option, complemented with internet and other forms of long-distance learning resources. Some countries do not recognize home-schooled graduates.

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Costs aside, you have a choice between local, international, and boarding schools. International schools may facilitate your child's re-entry into any school system for further education. They do not follow the local education system but rather an international curriculum or that of another country. Local schools are an option if your stay abroad will be long or permanent. However, if neither parent speaks the language, hiring a tutor may be required.

Boarding schools provide continuity if you frequently move to different locations. You should have a clear understanding of fees and payment terms, as well as costs for extracurricular activities.

If your child stays with grandparents or other family members or at boarding school, clear and strict arrangements must be made both with the caretakers and with the child. Not every grandmother, uncle, or cousin will have the same authority a parent has. Costs, insurance, and supervision for school and homework, and signing off on score cards and reports, need to be arranged to avoid their becoming a matter of dispute between you and the caretaker or the child.

8.2.2 Childbirth Abroad

If you give birth to a child during your residency abroad, you should contact the embassy or consulate of your country to find out how to obtain a passport for the baby. This is a time-consuming process. Some countries grant their nationality to any child born on their soil. Other countries maintain jus sanguinis, the concept that a child acquires the nationality of the parents. This may result in conflicting situations, dual or even triple citizenship, which may not always be recognized by all countries involved.

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8.2.3 Adoption and Custody

As a foreign national residing in a country and wanting to adopt there, you are subject to the laws of that country. Adopted children usually remain nationals of the country of origin and enjoy its protection. Although the country of your nationality has no authority to interfere, in some cases the embassy or consulate can be of assistance. They are knowledgeable about the relevant procedures and familiar with the courts and other institutions involved. More importantly, they often are the authority that you should contact for visas or naturalization once the child has been adopted.

If you are involved in an international child custody dispute, you and the child are subject to local laws, whereas the judgement is subject to rules of international private law. It is important to know whether the country you reside in is a party to the Hague Convention on the Civil Aspects of International Child Abduction. Under this treaty, a child who has been wrongfully removed may be returned to its place of habitual residence. There are limits to the assistance your government can render. They can neither take custody of a child nor force its return. They are also not allowed to influence child custody proceedings in any court or with any authority.

8.2.4 Child Benefits

In some countries parents are entitled to child benefits. Age and dependency requirements apply. Whether you as a parent working or living in such country are entitled to receive child benefits in your new country depends on the laws of that country.

As an EEA national you have the same rights as nationals of the country you reside in. That means that you will have to enquire in the country where you take up residence. You will need to fill Form E401 from the social-security administration in your old country. You may also want to enquire with that country if you believe your child still qualifies but spends a period of not more than three months in another EEA country looking for work.

8.3 Wills or Testaments

It is sometimes suggested that you maintain two separate wills: one drafted according to the laws of the country of your nationality and one according to those of your new country of residence. But there is a danger here: it opens the possibilities of conflict of law, conflicting provisions, and unlimited opportunities to interpret or challenge a will. That is, even assuming both wills are considered valid, which may not be the case. Under the laws of many countries, perhaps including at least one of yours, the most recent will voids any earlier wills. It may also open the door for an additional country to assert its jurisdiction over estate tax, pointing to the intent of the testator even if one will is not valid. Therefore, from a purely practical point of view you might be better off drafting a will just in the country where you believe you will settle. If your stay abroad is temporary and you intend to return to your home country, your will should be drawn up according to the laws of, and made in, your home country – preferably before you leave. If you plan to settle abroad for good, your will should be drawn up in the country where you plan to live. If you ever change your plans, you can always think about changing your will. You should consult a lawyer who specializes in wills and estates.

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8.4 Death Abroad

If you die abroad, the nearest embassy or consulate of the country of your nationality should be notified as soon as possible. The consular officer may require proof of your citizenship. He can report your death to your immediate family or legal representative and obtain a local death certificate. Where applicable he can also provide a report of the death for use in your home country, which may be needed for instance in order to settle your estate, if banks can't read a foreign-language death certificate. The consular officer can also inform the executor of your estate about applicable local and domestic laws, and introduce him to the relevant authorities involved in death issues or settling the local part of the estate. The consulate can also help arrange a local funeral or repatriation of the body to your home country. All costs will be borne by your estate. The consulate can require a deposit of funds or signing of an IOU by the executor or other representatives.

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9 Return

As with any venture you need an exit strategy. Your stay abroad may be temporary, even if it lasts several years. You or a relative may become ill, or worse. Someone may not be able to adapt or may become homesick. Perhaps economic or natural disaster has struck, or a political or military uprising has made it impossible to remain.

When you return, the same issues already discussed in this book apply. Whether your move abroad had been intended as permanent or temporary, the effects are long-lasting. You have gained numerous experiences and impressions during that period, and upon return you will see your home country through different eyes. Your home country has changed and you have basically become an expat again – this time in your own country. If you have changed nationality you are literally a foreigner in your own land. As time has passed you have become influenced by your new culture. People "at home" no longer fully understand who you are; employers don't fully understand your skills.

9.1 Voluntary Return, Foreseen and Unforeseen

When you return voluntarily, you can more or less prepare yourself for leaving the country and starting anew elsewhere. If you have been away for a longer period, your national identification number may be dormant. The number is still yours, but needs to be reactivated, of course before you are taken on by an employer. All those institutions that sent you an annual report, such as your pension fund, may have been overlooked when sending out the umpteenth change of address, and they will need to be convinced of your existence. Waiting lists for certain services may apply, unless they can be reinstated based on proof of an earlier relationship. In short, you need to take this book off the shelf and start at Chapter 1.

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9.2 Evacuation

Nobody can fully prepare for an evacuation. Headline news sometimes shows the more spectacular rescues via air or naval ships, or occasional, often dangerous convoys of expats fleeing in buses or their own cars, sometimes after days or weeks in camps or embassy compounds. In practice escapes from trouble spots can equally well occur in overloaded and leaky inflatable boats, via long journeys by foot, or the attempt to leave may come too late or never happen at all. The boat is full. The helicopter crashed. Medical supplies have priority. You can't find the contact number. In short: you're staying put.

If you live in a volatile area, whether its dangers arise from Nature or from human violence, you can try to prepare for dealing with the worst scenario you think you could cope with. For the rest, you should keep at hand phone numbers and e-mail addresses of diplomatic missions, not only those of your own country but also ones of friendly nations or where you happen to have acquaintances, as well as numbers and addresses for international organizations active in the area.

In an evacuation you can only take the absolute minimum with you. You should consider anything you leave behind as lost. Although in practice that won't always be true, it is wise to avoid false hope. You may get separated from your family. In an organized evacuation evacuees are supposed to be registered and their whereabouts tracked, but updating data is not always an easy task when people are under siege or in the middle of a natural disaster. Having your own codes and communication devices sounds reassuring, but things may not go as planned or communications may break down. You should have a few alternative plans involving contact with people outside the area. For instance, appoint one or two contact persons in your home country who could relay information. Keep by you copies of important documents like passports and permits, and even titles of ownership and insurance policies, together with a list of important contact numbers.

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10 Miscellaneous

10.1 Equal Rights Abroad

If you are a woman setting out to work in a culture where women are treated differently from men, you should be aware what degree of freedom to operate the local norms and values give you. Realistically, the issue still exists, even in places where discrimination has officially been outlawed. In places where a woman can hardly show her face in public, she will probably also be limited in her career opportunities. Likewise, in countries with a macho culture it may be difficult – though certainly not impossible – to command respect. How you should respond effectively is not only a very personal decision, but also depends on the circumstances and policies your employer has in place.

Article 45 of the TFEU only prohibits discrimination based on nationality. However, Directive 2006/54/EC, repealing a Directive of 1975, requires Member States to ensure that men and women receive equal pay for equal work, have equal access to employment, vocational training, and promotion opportunities, are subject to equal working conditions, and are entitled to the same social-security benefits. The Directive also defines concepts such as direct and indirect discrimination, harassment in general, and sexual harassment.

10.2 Pets

If you are planning to take your pet with you, you should enquire with the country's embassy or consulate about specific regulations. Your pet will need a pet passport or similar detailed health certificate showing that it is in good health and has received all required vaccinations. Pet passports are not standardized, and some countries have additional requirements. Your pet may be held in quarantine for a substantial period of time.

You can also enquire with airlines about the possibilities of transporting your pet. Some airlines allow cats or small dogs to travel together with passengers. Each airline has different rules, both general and tailored to particular destinations, but they are usually helpful about finding solutions.

10.3 Illegal Souvenirs

Before you buy antiques, animals or products made from animals, or (increasingly) plants or plant products that are peculiar to a country, you must ensure that you know what rules and regulations apply. Antiques and items of cultural heritage are often protected and may not be exported or even traded. Products made from animals or plants may have been made from protected or even endangered species. More than 30,000 species are regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) and import may be prohibited, potentially resulting in a double violation: for both export and import. A violation of CITES can result in seizure of the goods, a fine, or imprisonment.

10.4 Assistance Abroad

When you are in a foreign country, you are subject to foreign law. If an exception is made, that will be purely a matter of discretion and often not officially allowed.

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In some countries a foreigner involved in an accident is assumed to be the guilty party. They are sometimes assumed to be wealthy, even if they are not. In such circumstances, you must at all costs remain calm, to avoid aggravating the situation. Equally important, you need to be able to show the proper paperwork promptly.

If you have been arrested for any reason, rightly or wrongly, you should contact the nearest consular office of the country of your nationality. International law and practice entitles you to do this. However, not all countries respect that right; and even if they do, the authorities may take their own sweet time to respond. The consulate can do anything in its power to represent your interest, but its power may be limited. National and international law, the policies of the foreign-affairs ministry of your country, and the diplomacy involved in dealing with the country where you are arrested all determine what foreign governments can do for their subjects. Often their muscle is limited to helping you find legal representation. They cannot arrange loans, but may act as intermediary with power of attorney to access funds necessary for your defence. They can also observe whether you are treated in accordance with local laws, and can ask your friends or family to provide you with food, clothing, and money.

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